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THE WORLD'S WORK

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A HISTORY OF OUR TIME

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WALTER H. PAGE, EDITOR

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BUSINESS MEN GOING TO SCHOOL
HOW THE COUNTRY GOT A NEW INDUSTRY
USING THE WORLD'S WORK IN SCHOOLS

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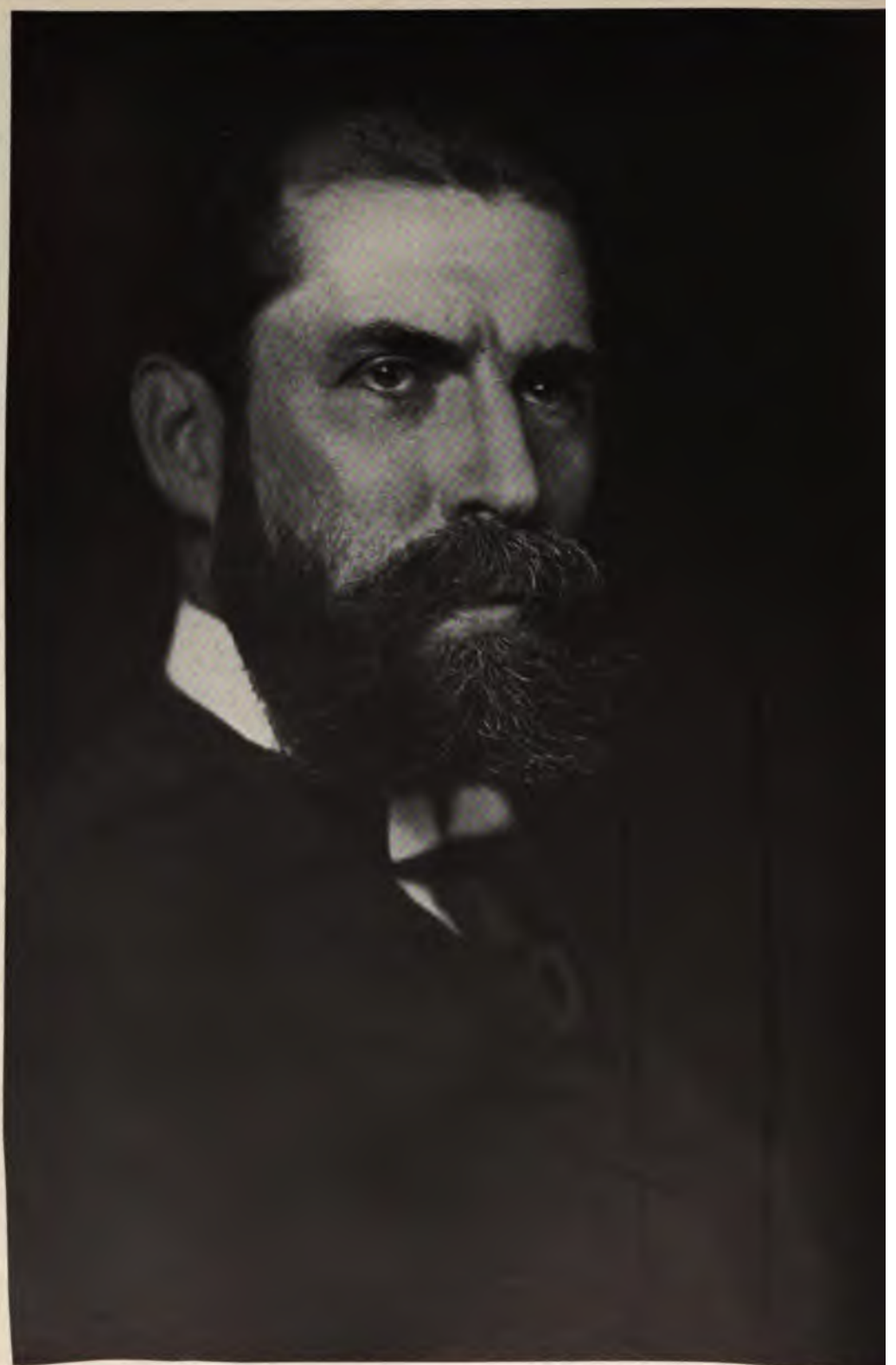
THE GARDEN MAGAZINE



Photographed by Pirie Ma

MR. CHARLES E. HUGHES

CHIEF COUNSEL AND INQUISITOR OF THE COMMITTEE OF THE NEW YORK LEGISLATURE NOW INVESTIGATING THE MANAGEMENT OF LIFE INSURANCE COMPANIES

(See pa

THE WORLD'S WORK

NOVEMBER, 1905

ME XI

NUMBER I

The March of Events

OBIN HOOD was an "honest" man. He was square with his fellows and kind to the poor. The utmost that be said against him was that he had two rds of conduct—one personal and the professional. When he robbed a man l it in his professional capacity. His s did not regard that as a blot on his al character. Moreover, the commu- o a degree, accepted his double standard duct, and he had admirers. Even his- and story and song have dealt most with him. But, in the course of time, the laws were reinforced by public n, poor Robin came to be frankly ed as a highwayman.

nost stages of civilization men have had tandards of conduct; and both have ed in practice, and even in praise, till v and public opinion openly called one m dishonest.

interesting question now is, Have we d a place where we are ready, by law public opinion, to say plainly that the t which has been considered pro- al in the high insurance world is simply est? This question is the plain test to the insurance revelations now put the nce and the real character of the com- y.

these men who have thus misused trust really honest men? Are we henceforth to consider them honest men and treat as if they were honest men? Is the al world in general going to absolve and keep them in good standing? For the whole high financial world is on trial quite as clearly as the Robin Hoods of it are.

This financial world has lived very close to the great treasure houses of these big companies, and this proximity is the most important fact that the insurance investigation and revelations have brought out. Everybody knew before that there was waste, that there were sources of private profit, that there were underground connections with politics. What we had not quite realized was the close connection between insurance treasure and the general debauchery of industrial organization and combination. The inevitableness of that connection is made plain in the articles signed "Q. P.," that begin in this month's number of this magazine.

The important thing, then, is the test of the character of the whole world of high finance—whether it will reinstate these men whose confessions make one weep for the pitiful weakness of the strong.

THE RADICAL REMEDY

THE problem presented by these insurance scandals, therefore, is clear—it is to restore a stalwart character to these institutions. The problem will not be solved merely by displacing such of the present managers and directors as are proved unworthy and by putting other men in under the same system or code of financial conduct. Few of the officers and directors of these companies are "bad" men. Few of them even think that they have done anything wrong. Among them are men not only of commanding ability

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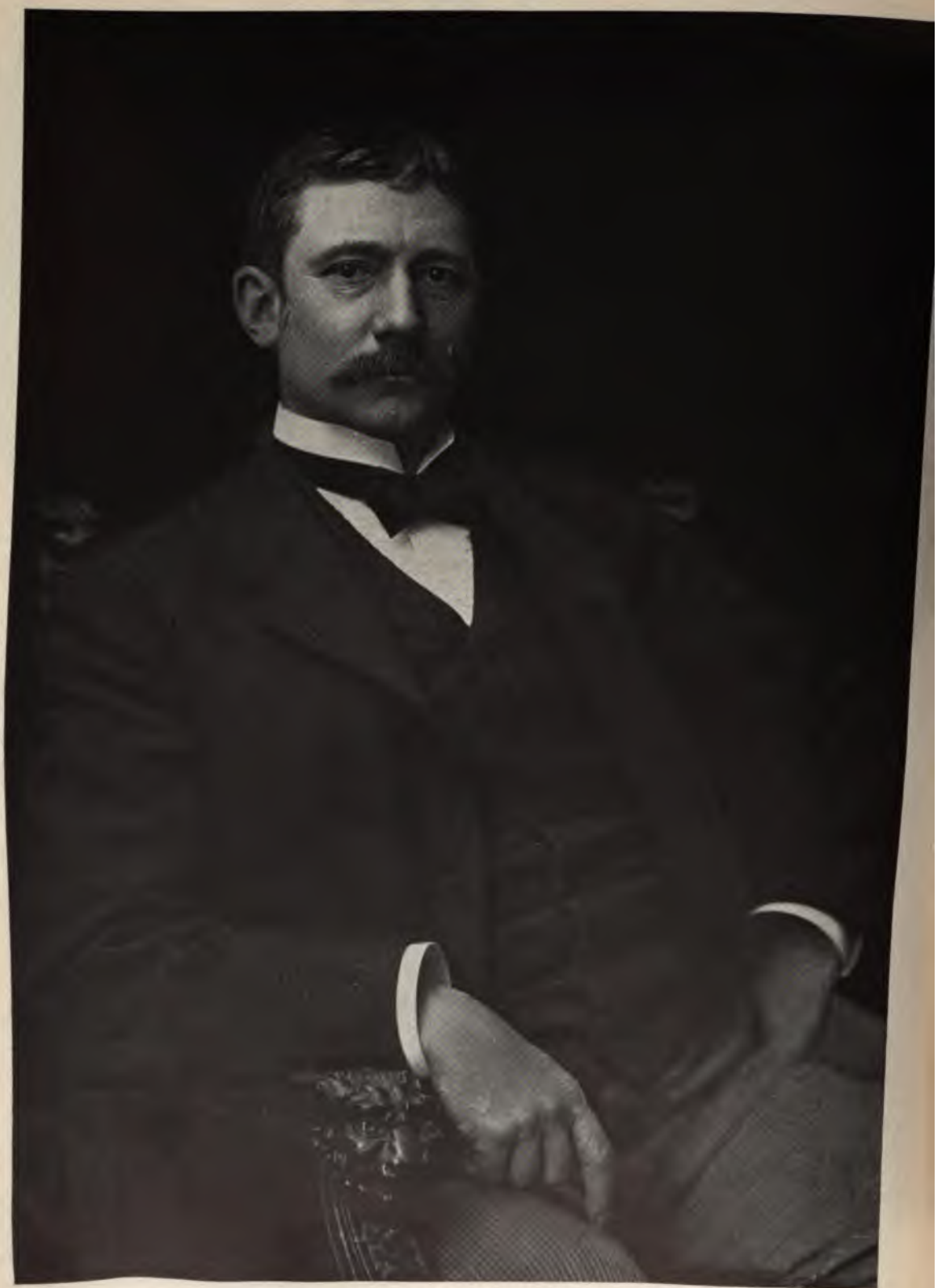


MR. ELIHU ROOT

WHO HAS RETURNED TO THE CABINET AS SECRETARY OF STATE

Copyright by Aimé Dupont

(See page 6835)

By courtesy of *Harper's Weekly*

PROFESSOR JOHN BUTLER BURKE

THE DISCOVERER OF "RADIOBES," WHICH MAY BE THE CONNECTING LINK BETWEEN INORGANIC AND LIVING MATTER

(*See "The March of Events"*)

but of good "private" character also. Read the list of distinguished names that make up these boards of directors. Anybody who knows these men would be glad to entrust his private fortune to almost any of them—would be lucky, in fact, to secure so good a trustee.

But little will be gained, therefore, by mere changes of men. Their personal code of honesty is as high as any other men's. It is the other code, the code of "high finance," the corporate code, the Wall Street code, the stock market code, the promoter's code, the political code—call it what you will—that is our undoing; and this is not an honest code; but it is by this code that "honest" men permit themselves to do dishonest things, just as in the time of the code duello many a peaceful and upright man permitted himself to kill a friend or to be killed by a friend because he accepted this code as a proper guide to conduct; and just as many a good man bought and sold slaves under the code that permitted slavery; or just as it was once considered proper to build churches and colleges by lotteries. When the moral sense of the community came seriously to condemn these practices, and enacted their condemnation into laws and enforced these laws, the same "good" men who had conducted lotteries or fought duels or bought slaves came to regard these practices as wrong.

We seem to have reached a plane where we are in earnest about abolishing the code of high finance and the code of politics in the management of insurance money; and, if we are really in earnest about it, the way to do it is clear.

We must cut the connection between the insurance companies and all kinds of speculators, traders and organizers and reorganizers of every sort and degree; and we must cut the connection between them and the politicians. Both tasks are simple. *Forbid them to accumulate any surplus that can be risked without danger of insolvency.*

INSURING YOUR LIFE—AND PRESIDENTIAL ELECTIONS TOO?

HOWEVER much confused moral standards may be in the high financial world, this much is clear — no life insurance company has a right to give money to a political campaign fund. The reason is simple. A political conviction or preference is an individual thing. It is as individu as citizens, that men vote—and not as corp tions, or as business organizations. You I are policy holders in the same life insur company. I wish the candidate of one p to be elected president; you wish the o When we insured our lives we had no tho of politics. Neither of us paid our mone the insurance company to uphold a poli party. We paid it for a specific purpose, different from a political purpose. We it for the benefit of our wives and chil after we should die. When a poli campaign comes on we ourselves give m to help our parties—you to one party, the other.

But now it turns out (as everybody k but as nobody would say, so as to be he that Mr. McCall, the president of the York Life Insurance Company, gave $15c to the last three Republican camp committees, some of which money belo to Democrats, and none of which was pa the New York Life Insurance Company such a purpose. Suppose the agents of company when they were soliciting insur had said at any time during these nine y "The president of our company protect funds in every way. He even makes payments to political campaign commi when *he* thinks that the financial interes the country demand it"—how many insur policies do you suppose they would sold? When men insure their lives i insurance company they do not the engage the president of the company decide for them which candidate for presidency it is better to elect. Very thought, or no thought at all, is require make this clear.

How did it come about, then, that McCall did such a thing and said, confronted with it by the legislative inv gating committee, that he did right? did it come about that his board of dire sat by and permitted such a thing to be d How did it come about that Mr. M publicly (and, let us say, if you like, since defended such a use of this money?

Here we run plump against the matter of all these insurance scandals; fo main matter is the dimming in this insurance world of the fiduciary s The money that these companies ha your money, my money, the mone

Photographed by Hollinger & Co.

MR EVERETT COLBY, OF NEW JERSEY

FIGHTER FOR CLEAN POLITICS, WHO WON A NOMINATION FOR STATE SENATOR AT A PRIMARY AGAINST THE MANAGEMENT OF THE CORPORATION BOSS OF HIS OWN PARTY

(See "The March of Events")

hundreds of thousands of men, women and children, which has been entrusted to them for one specific purpose—for safe investment and for its repayment to us and to our heirs, according to the contracts explained in our policies. But the companies and the men that manage them have forgotten this. True, they continue to tell us in their rhetorical circulars that the money is ours. True, too, they have repaid it when it has fallen due. Still, by their conduct of our affairs, they have shown that they regard our money as theirs for many uses that we never dreamed of and that they had never told us of. Their fiduciary sense has become very dense indeed.

The managers of these big life insurance companies have wasted our money in paying excessive salaries; they have wasted it in supporting subsidiary companies for their own enrichment; they have risked it in "syndicates"; they have used it to float industrial stocks; they have paid it to political committees; they have given it to blackmailing insurance officers of state governments and to blackmailing gangs in legislatures; and the total losses and "diversions" doubtless amount to a very large sum.

But the losses and "diversions" are of relatively little consequence. We can afford to lose it. We are so rich that we shall never miss even many millions. We—the well-to-do, insured people—do lose many millions by bad judgment every year. It is not the loss of the money that we chiefly resent. We are too likely, in fact, to take our losses with a smile.

But the point is, we have paid these men to use our money for one purpose—and for that purpose only—and they have used it for many other purposes of which we were ignorant—used it as if it were their own to use and risk. They have lost the sense of trusteeship. Their "code" is different from the code of common honesty that is recognized by the common people. The sad thing and the important thing is the breakdown of financial character; and this is nothing less than a national humiliation—a deep and lasting humiliation.

THE HUMBUG OF CORPORATION DIRECTORS

MR. JACOB H. SCHIFF, the prominent banker, and one of the old directors of the Equitable Life Assurance Society, said this to the legislative investigating committee that is inquiring into the insurance methods, and he speaks out of a large experience and observation:

"The system of directorship in great corporations of the City of New York is such that a director has practically no power. He is considered in many instances, and I may say in most instances, as a negligible quantity by the executive officers of the society. He is asked for advice when it suits the executive officers, and if under the prevailing system an executive officer wishes to do wrong or wishes to conceal anything from his directors or to commit irregularities such as have been disclosed here, the director is entirely powerless; he can only act in an advisory capacity, and he can only judge of such things as are submitted to him."

"Of what use, then, are directors, except to comply with the formal provision of the law?" Mr. Hughes asked.

"I believe they are of very little practical use."

Everybody knows that this is true; and, if it be true, the system of corporation conduct is, in many companies, a farce. A corporation has a large number of prominent names on its directorate, but it is managed by one man or by a small group of men. The names of "big" men have been placed there either as a method of rewarding them for putting money into it or as a method of getting the public to put its money in under the pretense that these "big" men really manage the business, or at least see to it that it is managed well.

A more important reason still why the same "big" names appear, over and over again, in the lists of directors of corporations that have much money or that need much money, is the opportunity that such positions give for borrowing and for lending.

In a word, leaving alone definite crimes and consciously dishonest practices, what a lot of humbug and falseness there is in the very conventionalities and routine of high financial and corporate life! There are men who make very handsome incomes as "professional" directors. They receive $10, or $25, or $50 for attending every meeting, and these fees bring in many thousands of dollars a year to men who attend all the meetings of thirty or forty or more corporations.

Again, the public is both fool and dupe and —pays the bills. A man who invests in the corporations that have "professional big" names as directors deserves to lose his money. The thing that a wise man does, who has or expects to have an interest in any corporation, is to find out who really manage it and

whether its directors are dead-heads and humbugs and parasites, or real men.

Here, by the way, we run against one reason why corporate activity finds a necessary limit to its extension—a reason why there can be few enormous corporations that have permanency—there are not enough really great men to manage such enormous undertakings, and those that are organized by mere financial agents fail unless they find very competent real managers.

THE BREAKDOWN OF STATE SUPERVISION

THE legal way to the Federal supervision of life insurance may or may not yet be clear, and we may not see it soon; but we are likely to come to it at last for the reason that state supervision has wholly broken down. Massachusetts has an effective law, and it is enforced; but few, if any, other states can claim as much. But, even if half the states had good laws and enforced them, what matter would it make if the home state of the big companies had inefficient supervision?

Mr McCall, the president of the New York Life Insurance Company, declared before the legislative investigating committee that the large companies suffered from perpetual blackmail by state legislatures. Whether a man or a company suffers from blackmail depends primarily upon character and courage. But leaving this view of the case alone, Federal supervision, if it should come, would presumably take the place of state supervision; and the chance of success in proposing "hold-up" legislation would be less.

Even when state supervision is earnest and honest, it is hopelessly inefficient. Many state supervisors or commissioners of insurance have come to New York to report on the conduct and condition of these great companies; and what did they ever find out? What could they find out? If this continental, even universal, business of insurance is ever to be effectively supervised, regularly and not by spasms, it will have to be done by some other power than state supervisors or commissioners; for they have lamentably failed.

MR. HUGHES AS INSURANCE INQUISITOR

MR. CHARLES E. HUGHES, the lawyer who is conducting the examinations of witnesses in the legislative insurance investigation in New York, early in life expressed this view of success: "It is not the man who reaches the corner first that wins, but the man who knows best what to do when he gets there." Mr. Hughes knew so well what to do with this investigating task that he has turned inside out the soiled garments of the whole insurance body. He had a similar experience when he was engaged as inquisitor by another legislative committee—the committee that recently took up the gas and electric light companies in New York. He drew forth confessions which made it plain that the Consolidated Gas Company was selling gas at a dollar which cost twenty-eight cents, and that it had capitalized for $80,000,000 plants worth less than $30,000,000.

"This is what we wanted to find out," said Mr. Hughes at the time. "Was this enormous capital stock a capitalization to maintain prices, or was it for legitimate business purposes?"

Mr. Hughes has come rather suddenly into a wide fame, but he has for a considerable time been among the successful lawyers of New York, and his practice for the last few years has been a very large one.

He is a graduate of Brown University, and in his early life he seems to have been undecided whether to become a teacher or a lawyer. He taught at Colgate University. Then he studied law at Columbia University and began to practice it in 1884; but, because his health was then not robust, he again took to teaching—this time in the Law School of Cornell University. He returned to his practice and has kept diligently engaged in it ever since. If the effectiveness of his examination of insurance officers and directors has been remarkable, his courtesy and patience also have been noteworthy.

When the Republicans nominated Mr. Hughes for mayor of New York, which was an act of desperation and of doubtful morals to boot, of course he declined. For, if he had accepted, the whole insurance investigation would have become confused with city politics, and suffered discredit. This action is a good measure of the quality of the man.

THE BATTLE OF RAILROAD RATES

THE battle of railroad rates will be a hard-fought one. The President is resolute in his purpose to give a government commission power to fix rates, and the House,

presumably, will be as willing as the House was last winter to pass a bill which shall do this. But the Senate will probably bury any new measure as it buried the Esch-Townsend bill.

There is a division in each party about the subject. It is a Democratic measure, if a plank in the national platform can make it so. But so distinguished a Democrat as Mr. Olney opposes it, and there are murmurings of objection from Southern senators, because it is assumed that an extension of power over the railroads by a Federal commission would banish the "Jim-Crow" cars from interstate roads. On the other hand, the principle of rate-regulation finds favor with many Republicans, as the vote of the House last winter proved.

It is not really a party measure. It is, as most of its friends regard it, a measure for commercial morality—for a "square deal" in transportation, and consequently in trade; and it is as a measure of commercial morality that its friends will press it.

It is as an economic fallacy and oppression that the opponents of the government regulation of rates will oppose it. The railroads have been very actively engaged since Congress adjourned in an "educational campaign" against it. Their "literary bureaus" have sent to the newspapers and to other periodicals literally tons of arguments against it—some in the form of "plate matter" for the patent-inside papers, some in the form of "special" articles; and the railroads employed several well-known statistical and economic writers whose essays have appeared in the magazines and in pamphlets that have been distributed everywhere. Enormous quantities of speeches against rate-regulation that were delivered in Congress have been distributed under senators and representatives' franks. There are literary bureaus which a number of the great railroads have maintained by a common fund, and in addition to these some railroad companies have had their own writers and publications. All this is legitimate when done frankly, as much of it has been done, and it is instructive. The intricate subject of transportation has been much more thoroughly discussed these six months than ever before.

But it is as a question of public morals that it will be decided. It is mere guess-work to make predictions; but it is pertinent to remark that every such event as the insurance revelations in New York makes the chance the greater that the people will become more and more resolute in demanding rigid supervision of great aggregations of capital in every form. It seems increasingly probable that the President and the people will win, if not at the hands of this Congress then at the hands of another.

POLITICS AS A CLEAN CAREER

WHEN Mr. Roosevelt was Police Commissioner in New York City, he once said to young men: "I would teach the young men that he who has not wealth owes his first duty to his family, but he who has means owes his to the state. It is ignoble to go on heaping money on money." This call to work for one's country—as important as fighting for it—has been answered by Mr. Everett Colby, of Essex County, New Jersey.

As everybody knows, New Jersey is ruled by corporations—of her own creation. Among other forms of legislative iniquity, the state has been practically giving away, through grants by the legislature, public franchises in perpetuity. Mr. Colby began his fight against these perpetual franchises. As a member of the Assembly he introduced a "loaded" resolution, without warning. By it he sought to establish a new principle in New Jersey legislation; namely, the limitation of franchises to twenty-five years. A look of deep mental distress came over the chamber. There had been no opportunity for consultation with the leaders, and these creatures of the machine did not know how to act. If they voted against the resolution, they might be defeated at the polls; if for it, they would bring down the wrath of the corporations, whose paid agents many of them were. When the resolution was put to a vote there were many frightened "ayes," and not a single "nay." The Speaker was about to announce its passage when the Republican leader on the floor obtained Mr. Colby's consent for the resolution to go over.

Not long after he was summoned to the office of the Essex County boss, Major Lentz, who told him that his resolution could pass, with a few amendments made by the Public Service Corporation, which con-

trols the trolley lines of all northern New Jersey.

"Do you mean to say," demanded Mr. Colby, "that this corporation has the right to amend my resolution, which passed almost unanimously the other day?"

"Now, what's the sense of asking that question, Colby?" replied the boss, with a tired look. "You know it very well."

The resolution, with the amendments thus made, was subsequently passed. From that day began Mr. Colby's contest for the state senatorship on a platform demanding "a square deal between the corporations and the people." No sooner had he announced his candidacy for the nomination than the machine, with the vice-chairman of the county committee as its mouthpiece, defined clearly, but not wisely, its rights. Immediately there appeared on the streets of Newark a wagon bearing a large transparency which read:

"It is absurd for anyone to attempt to secure a nomination without the indorsement of the County Committee.

"GEORGE DE CAMP,
"Vice-Chairman, County Committee."

Thus did Mr. Colby nail down the great issue: Shall the machine have and exercise in perpetuity the right to dictate all nominations? The reform candidate went right to the people for an answer. He appealed from the machine to the Republicans of Essex County. His campaign was conducted with shrewdness and was prosecuted with all the man's enthusiasm. He made a house to house canvass. He spoke to noon-day meetings of workingmen. He advertised. Better than a dozen argumentative speeches in influencing the average voter was such a printed advertisement as the one reproduced in the next column.

It was the first election in New Jersey under the new primary law, which gives, in effect, a direct primary. Formerly about 8 per cent. of the voters of a given party went to the primaries. After Mr. Colby's energetic canvass 80 per cent. of those who voted for Roosevelt and the majority of the Republican ticket participated in the primaries. The result was a defeat such as the machine had never known. The weakness of a "powerful organization" was clearly shown. Under a fair primary the will of the people must prevail. All that is necessary is to arouse voters to their responsibility interests.

When the canvass ended the boss, L was in a forgiving mood. "We must pr a solid front to the enemy, Colby. I run your campaign." Mr. Colby had fo within the party, had won the party nor tion for state senator and was the re Republican candidate, and Lentz was regularly chosen chairman. But Mr. C nevertheless refused to permit him to cor his campaign. Else he would have,

A POSTER IN MR. COLBY'S CAMPAIGN

sense, surrendered to the enemy; for in case the enemy was the methods use the bo:s and the machine.

In such a political fight everything de on the honesty, energy, and personali the candidate. Mr. Colby, when he graduated from Brown University in was an excellent student, a good athle leader of his fellows, an all-round He was captain of the best football that his university has ever had. guiding principle then, his principle no one proclaimed by the President: "Hi line hard; don't foul and don't shirk, bu the line hard." He inherited a comfor fortune and he had no desire "to g heaping money on money." His de was to enter politics and to make it

s of his life. He studied law and l a co-partnership for practice. But w was his avocation. He became a and a broker, thinking thus to enlarge uaintance more rapidly. But banking s and is an avocation. His vocation is —clean politics.

CONVICTION OF HIGH LAND-THIEVES

E conviction of John N. Williamson, a Member of Congress from Oregon, of frauds, following the conviction of r Mitchell of the same state, marks ward movement in public morality. was a time in the practically limitless when thefts of land from the Govern- were connived at by almost everybody. after that more or less natural indul- eling had passed and land had come to definite value, the theft of it by a r by a conspiracy with land officers ill regarded as a permissible crime, as g off taxes is now regarded in many nities. For there are still great areas ownership has no visible guardian. a fortune had its beginning in such efts. The processes of stealing, of became necessarily more complicated, adually more dangerous, as time went d now it requires a definite and some- ecret conspiracy.

such conspiracies were easily made, w men who knew of the crimes of ll and Williamson, and of many more em and of many more larger, expected them convicted. It is a credit to the istration, a triumph for Secretary ock, and a very great triumph for the States District Attorney, Mr. Francis ey, who has won deserved distinction. l has come to have a value, so are States land laws coming to have a g. The Government will probably recover vast tracts that have been from it—large enough to make a empire. But a land thief hereafter regarded as a thief; and that is an us moral gain.

will the example of these men be en for another reason — the local and influence of senators and rs of Congress were not strong to prevent their conviction in ed States court. It may be said, t facetiousness, that this is one of the ways whereby the President is reforming Congress.

THE TRAILS OF THE PEACE ENVOYS

TRUE to his somewhat pompous and theatrical instincts, Mr. (now Count) Witte, the chief Russian envoy to the Peace Conference, went home noisily through Europe. He was reported to have said most indiscreet things in Paris, which, of course, were subsequently denied; he was received by the German Emperor, according to his own account, as if he had been a royal personage; and a title was conferred upon him by his own royal master when he reached home; and further honors await him—all very well deserved. Nevertheless, a long trail of pompous falsehoods marked Count Witte's journey homeward, whether they were told by him or made up by newspaper correspondents—how all classes of society, from President Roosevelt down, were in sympathy with the Russian cause; how he secured peace because of his success in "working" the American press, and the like—all in the tone of the Russian imperial address to the army in Manchuria, in which it was said that it had "successfully resisted the advance" of the Japanese, and gave the impression not that it had ever been whipped but that it had somehow won a victory and was now to be withdrawn only because of humane feelings toward the Japanese.

It is this quality of Russian character that has had very much to do with the popular favor that was given to the Japanese in the United States. Baron Komura was, on the contrary, silent, courteous and modest. He won a victory in good manners as great as the real victory of the Japanese in diplomacy and in war.

THE PROMISE OF GENERAL PEACE

ALTHOUGH the most significant parts of the new agreement between Great Britain and Japan were unofficially made known before its formal publication, when it was given out it was read at every capital in the world with more eagerness than any other recent document except the Portsmouth compact of peace; for it completed the most important alliance now in effect.

It makes fast and sure the larger results of Japan's victory, and (it is an especial pleasure to point out) it insures Mr. Hay's plan for the

integrity of China and the policy of the open door for trade. It has "for its object the consolidation and maintenance of general peace in the regions of Eastern Asia and India," which means, primarily, that Great Britain will help to defend Japan in Korea if need be and Japan will help to defend Great Britain in India if need be; but it means also that they will permit no nation to acquire more Chinese territory. Great Britain and Japan will come to each other's aid if either is involved in war in defense of its territorial rights or special interests in Asia. The agreement is to continue ten years. It is the logical result of Japan's victory and of the old Russian menace of India.

There is now no serious threat of war between different nations in any part of the world. Russia has an insurrection in the trans-Caucasus that amounts to a civil war; and Turkey is having trouble with tribes in Arabia, which is a threatening conflict within the Mohammedan world. But, serious as these are to the people involved in them, they do not cast a gloom over the world or cause international uneasiness, as when the armies and fleets of great powers meet. The strong nations now hope and expect a long period of profitable industry. The world will be made incalculably richer by the industrial development that Japan will begin in all Eastern Asia; and Russia, if her internal troubles permit, will perforce now develop her resources and her backward population.

It is gratifying to observe, as one looks over the map of the world, that the larger part of our own continent, too, which we sometimes call Latin America, has been freer from "revolutions" within the last year or more than at any preceding time within memory. The governments of all these countries seem to be acquiring stability. Venezuela contains a chronic threat of disturbance, but Venezuela has become so discredited a nuisance among governments that it is not likely to cause serious international trouble—everybody knows its character. Following the example of Mexico, all the other countries of Central and South America have turned to their industrial and financial upbuilding. If this era of internal peace continue till the latent riches of these lands come in full volume into the markets of the world, they will enrich commerce beyond all the dreams of wealth that drove their early Spanish conquer despoil them.

If a new era in the development of (and South America coincide with a n in the development of Far Asia, the co of life and all the benefits of civilizati receive an impetus that will make ou historic in the economic history of the

THE PEACEFUL INDEPENDENCE OF NOI

THE separation of Norway from S has been accomplished in a manlike way which shows the good se their leaders. The union of the two p under the King of Sweden was unsatisf to the Norwegians for deeper reason have appeared in despatches to our papers during the months of the contr The original occasion of dissent—th of the Norwegians to have a separate F Office and separate consuls and the was only one expression of the dive The Norwegians are a very dem people; they have universal suffrage, an trading methods, and to some exten national aspirations, are different fro Swedes', whose suffrage is limited an maintain a high tariff.

Deep feeling was stirred by the Nor "revolt," and we read at times of t minent danger of war. There was pr at no time any such danger, because admirable good sense of the real lea both peoples. Two excitable nations irresponsible or intriguing leaders, migh fought on much less provocation, f popular excitement ran high enough in country at any time these months controversy to have made a war pop

Recognizing the real differences in acter and aspiration, calm delegates o nation were chosen to settle the te separation. It was a meeting as imp to these two countries as the Peace Con at Portsmouth was to Japan and I After several weeks' deliberation a pl agreed on, to be ratified by the Parlian each nation and then to become a The delicate subject of fortifications border was adjusted—there are to be n effective forts—and all disputes except s may be of vital interest are to be submi the Hague Court. In other words, the ment is a triumph of peace, made as se can be for the future by compulsory arbit

Peking of four missions abroad to make different kinds of investigations that a bomb was exploded—possibly as the protest of a reactionary.

While these significant movements were taking place, the Chinese Government revoked the American concession for a railroad from Canton to Hankow, paying an indemnity. This is an enormously valuable grant, because it is a part of what must become the great north and south thoroughfare of the empire. Trouble had arisen of several sorts—local clashes and the fear that, since Belgians had bought some of the stock, the ownership of the road would be changed. Further trouble was ended by the American acceptance of the indemnity. But the incident is interpreted to mean that the Chinese policy will now be to develop the country without concessions to foreigners—unless, indeed, the Japanese secure them.

There are conflicting reports about the Chinese boycott of American goods. Permanent restrictions of our trade are not apprehended, for where wares are in demand merchants do not long desist from trade for sentimental or even patriotic reasons. But the boycott was significant as a political movement in retaliation against the United States for our exclusion law.

The demand for a more liberal treatment by us of the Chinese becomes louder from our commercial bodies. Following the example of Portland, Ore., the Chamber of Commerce of Seattle has expressed fear of Chinese retaliation and made a demand for a more liberal treaty.

All these events go to show that China is waking up, goaded doubtless by the example of Japan, helped of course by the feeling of security that the empire is not again to be the prey of Europe, and perhaps under the guidance, more or less direct, of the Japanese theselves, who are now abroad in the world for commercial development and industrial conquest.

THE DANGEROUS STATE OF THINGS IN AUSTRIA-HUNGARY

THE ever threatening crisis in Austria-Hungary is again acute. The nominal issue is trivial. The majority in the Hungarian Diet, through Francis Kossuth and other leaders of the coalition, informed Emperor Francis Joseph that the Hungarian people are determined that the M language shall be used in the transm of orders to the Hungarian contingent imperial army. The Emperor-King, spe in German despite his fluent knowled Magyar, announced his unalterable de nation that German shall continue to l language of command in the entire The incident brought to a head a contr that has retarded the business of an e for a year. It produced an irrecon controversy between the King and majority in the Diet, without whos operation constitutional government in gary is impossible. The King found h confronted with the dilemma of prov a future revolution by maintaining the ent unconstitutional system of govern through the minority in the Diet, risking an immediate upheaval by diss the Diet and appealing to an elec already resentful.

The temper of the Hungarian people t recalls strikingly the situation in when Louis Kossuth, the father of F Kossuth, plunged the empire into civil The issue, however, is not one that wi Anglo-Saxon sympathy such as resp to the call of the Hungarian revoluti 1848. Under Louis Kossuth the Hung were struggling for the basic rights o government. In 1905, under Francis suth, the Hungarians are demanding t moval of the last vestige of Austro-Hun dualism, while they persistently de their Slavic fellow subjects, nume in the majority, the rights for which Hu fought in 1848.

The weakness of the Hungarian app the sympathies of the world is shown t violent opposition of the majority i Diet to the plan to grant the right of su to all Hungarian subjects. The overw ing rejection of the project can be unde readily when it is remembered tha Magyars are in the minority in Hu Under the existing system the 950,000 in Hungary are so distributed that the 550,000 Magyar voters, a clear maj although there are only 7,000,000 M in the kingdom as against 12,000,000 Roumanians and Turks.

As things stand now, Austro-Hun affairs have reached the end of a blind The Magyars, supported by their

ives in the Diet, refuse to pay direct to an unconstitutional government. 'ejervary cabinet, retained in power g the formation of a new ministry, ins its determination to continue the stration on the proceeds of voluntary ayments and indirect imposts. In the Reichsrath is angrily watching the pments in Hungary. The Austrian r served notice upon the Hungarians Austria is prepared to safeguard its ts by force, if need be. The Hun- s replied to this threat with anti- an riots. Amid this tumult of races mperor-King, the proudest and un- st of all European rulers, is awaiting saster that may overwhelm his throne time.

SAVING OF LIFE BY CLEANLINESS

HAT a refreshing contrast to the usual medical address was the simple ex- ion made in New York and in Detroit medical associations by the Surgeon al of the Japanese Navy, Dr. Suzuki! d how the wounds of the Japanese sailors reated and healed so simply that a lay- ould perfectly understand. Every man ard the vessels was compelled to bathe it on clean underclothes before a battle; is the soiled particles that are shot into sh that make many wounds bad. And leanliness saved many a man's life. Dr. Suzuki said:

is is the order that I gave to the surgeons of vy—that they should treat wounds with ed water, leaving the wound alone as much ible, washing the skin and then binding the with sterilized cotton cloth. It was a great take. But now we are not sorry."

t was his whole story. But the result hat of 682 wounded men sent to the hos- nly thirty-two died.

er he had finished this address, which he half way around the world to deliver hich was received with great applause ppreciation, he incidentally gave a pic- f the naval surgeons at work, in these ords:

ch ship had one chief surgeon and two assist- nd several of the petty officers were trained vork of applying the aseptic bandages. There ery difficulty of applying the work. The ons were carried on below with only electric There were, of course, proper hospital accom- modations, but they were up above, where it was very dangerous to be under any conditions during a battle. The wounded came in very fast. The method had the advantage of swiftness, too, but it was like operating in a swiftly moving cab upon the street—always the noise and the shock, cinders drifting across the floor and fragments of shell sometimes coming in. But all through the war we stuck by this method and we are glad."

A big achievement can be simply told, and generally it is so told by the man who did it.

WHAT NEW YORK IS COMING TO BE

IF THE present rate of growth continues, as it seems certain to do, New York and its suburbs will presently be the largest centre of population in the world. The city itself, it is now estimated by the Health Department, has about four and a third millions; and the rate of increase is at least a million a decade. There must be five and a half millions within the whole metropolitan area. The corresponding area of London has about six and a half millions.

The suburban population of the nearby parts of New Jersey is now estimated at a million and a quarter, and the ferries across the Hudson carry 700,000 persons a day. The territory north of Manhattan Island shows the most rapid growth of all; and there has been this fall such a demand in Brooklyn for workmen in the building trades that men enough could not be found. On Manhattan Island the number of hotels—even of costly hotels—increases so fast that the wonder is where the people who fill them come from. There is a great winter population in the city which regards its dwelling places in other states as "home." Another indication of the growth of population is the increase of travel on the rapid transit roads that run up and down the city. By the last report of the Interborough Company, the elevated roads during the year, and the subway during the eight months since it was opened, carried 339,000,000 passengers, an increase of 52,000,000 over the number carried by the elevated roads the year before. This travel up and down the island (which does not include the travel by surface cars) has shown an increase from 184,000,000 of passengers in 1900 to 190,000,000 in 1901; 215,000,000 in 1902; 246,000,000 in 1903. It will next year probably be 1,000,000 a day. A number of the great retail shops are moving

above Thirty-fourth Street, the lower part of the city is given to business skyscrapers, and the upper part to almost equally high hotels and apartment houses in which visitors from all parts of the country and of the world make their winter home.

We are in the habit of remarking with wonder on the rapid rise of cities in Texas and in the Northwest. A still more wonderful thing is the growth of New York which, when its solidity as well as its expansion is remembered, is probably without precedent in all human history. Familiarity with the city does not remove the wonder who these folk all are, whence and why they all come, and how they all live.

Yet the city presents to-day perhaps a less finished appearance than it has before presented for a lifetime. We have just begun to build the underground part of it. The one subway now open has made many more inevitable. Two tunnels have just been made under the Hudson, through which cars will run within a year or more. The great railroad stations in the city are only begun. In a sense, the city is just beginning to take, by its conveniences and by its extensions, what we may regard as a fixed character—fixed at least for a period.

A GOOD CHECK FOR THE RIOT OF LEGISLATION

OVER-LEGISLATION continues to be one of our characteristic vices. In 1904, during the short session of the New York Legislature, 760 bills became laws. The first session, in 1905, passed 750 laws. Illinois added more than 800 laws to her statute books at the last session of her legislature, and Nebraska nearly as many. Between 1890 and 1895 the Massachusetts Legislature enacted more than 2,000 statutes.

No set of legislators can begin to do justice to 700 bills in the short time a legislature is in session. They have been careless, but they are utterly unable to pass upon all the matters presented to them. There is too much of this excuse: "Well, there are the courts; if this bill is not right the courts will find it out." In this way our courts have been called upon to become a branch of the Legislature.

A simple, but thorough remedy seems to be in course of adoption. Some of our states have introduced the "Legislative Reference Library." Wisconsin has it in its best form; California has adopted it; other states have it in a modified form. of our leading authorities on legislation, a visit and close study of the Wis system, said: "We find here one o most powerful agencies for reform in Am This speaks for the most thorough, needed, most adequate reform. I of no work in the United States greater this."

To call the system a library hardly the truth. It would be better to cal department of the Legislature, in char an expert in law, economics, history, po science and library science. His work search the country for information, to logue it and put it in shape for instan He is a professor of many branches. legislators are his pupils. Just as the l college professor has no intentional so this expert regards only the tru important. His work is not to furn brief for one side, but to secure all tl formation bearing on both sides of a que The legislators go to him, not to learn he thinks but what other people thinl what principles have been established. legislator is just as insistent as an The so-called librarian is thus placed be two fires equally hot. He can sca show his bias if he has any.

This agency fits naturally into the le tive mill. The average legislator is u rather local in his views. He was e (perhaps) to aid in the election of a frie the United States Senate. He is chosen regardless of his fitness to pass the important measures presented to during his term of office. No matter well he may try, problems of law, econ and civic life are more or less diffic understand. He has difficulty in fi material, and still more difficulty in s evidence. The average business ma farmer feels himself quite at sea when upon, suddenly, to become an exper vestigator. He finds still greater tr when he goes to draw the bill whic hopes may win him fame. The legis reference room is sure to attract him. the librarian is able to put all the ava information before him, in such shape he can use it. He may even assist h drawing the bill. Our legislator en from his study thoroughly familiar wit side of the case, and with the other side

He knows of all the laws in other states—how they have worked, and what their shortcomings are. He is more conservative and more fitted to pass upon the matter than he could possibly have been if left to himself. The suave lobbyist has little influence with him when he deals in confusing generalities. Our legislator has taken a post-graduate course in his subject, and is competent to advise his colleagues. This system operates to produce conservatism, lifts measures from the sphere of petty partisan wrangling and establishes them on a higher plane. It was this library that took the Wisconsin railroad bill out of politics and caused the remarkable change of public sentiment about it. Whether or not everyone agrees with Professor Commons in saying this bill is "remarkable for its conservatism," no one can deny that its conservatism can be traced in large measure to the influence of the legislative reference library.

A CLUE TO THE BEGINNING OF LIFE ON THE EARTH

PROFESSOR JOHN BUTLER BURKE, the English chemist and biologist, who announced the discovery of "radiobes" made at the Cavendish Laboratory at Cambridge, has explained and interpreted his discovery, "for the world at large," in the *Fortnightly Review*. It is a discovery that has provoked more discussion, perhaps, than any event in the history of science since the publication of the "Origin of Species," for it has a direct bearing on all speculative theories of life.

A "radiobe" is a body that results from radio-activity on a sterilized culture medium —Professor Burke used bouillon. A radiobe appears first as "the minutest visible speck," and "it grows to two dots, then a dumb-bell shaped appearance, later more like a frog's spawn." The question is whether it be a living thing that has come from what we call "dead," or inorganic, matter.

The explanation of radiobes and Professor Burke's interpretation of them may best be given in his own words:

"The continuity of structure, assimilation and growth, and then subdivision, together with the nucleated structure as shown in a few of the best specimens, *suggest that they are entitled to be classed amongst living things, in the sense in which we use the words*, whether we call them bacteria or not.

"As they do not possess all the properties of bacteria, they are not what are understood by this name, and are obviously altogether outside the beaten track of living things. This, however, will not prevent such bodies from coming under the realm of biology, and, in fact, they appear to possess many of the qualities and properties which enable them to be placed in the borderland between crystals and bacteria, organisms in the sense in which we have employed the word, and possibly the missing link between the animate and inanimate. May it not also be the germ which, after countless generations, under gradually changing forms and in suitable environments, has at length evolved into a bacillus at which we gaze and gaze with hopeless wonder and amazement each time we view it in the microscope to-day?

"The products of radio-active bodies manifest not merely instability and decay, but growth, subdivision, reproduction and adjustment of their internal functions to their surroundings, a circumstance which I think will be found to be equivalent to nutrition.

"There can be no question that they spring—that in each case they have sprung—from the invisible, and grown to such a magnitude as to be seen. We find no such indication with ordinary bacteria. If these have not the marks of manufactured articles they afford at least the signs of not having sprung spontaneously into existence. They bear the stamp of an inheritance of many varying qualities from a long and probably varying line of ancestors, of probably countless generations, which have at last made them what they are. But the radiobes undergo many developments. After six or seven days, and at times even less, they develop nuclei; but later still they cease to grow, and then begin to segregate and multiply. These are some of the qualities which have led me to suppose that they are assimilative and automatic, and not, strictly speaking, lifeless things.

"Thus the gap, apparently insuperable, between the organic and the inorganic world seems, however roughly, to be bridged over by the presence of these radio-organic organisms, which at least may give a clue as to the beginning and the end of life, 'that vital putrefaction of the dust' to which Dr. Saleeby has recently drawn attention.

"Whether the lowliest forms of life—so simple that the simplest amœba as we see it to-day would appear a highly complex form—whether such elementary types have arisen from inorganic matter by such processes as I have described, I know not. May it not be, however, and does it not seem probable, in the light of these experiments, that the recently discovered processes of instability and decay of inorganic matter, resulting from the unexpected source of energy which gives rise to them, are analogous in many ways to the very inappropriately called 'vital force' or really vital

energy of living matter? For this idea such physiologists as Johannes Müller so devoutly pleaded more than half a century ago. And may they not also be the source of life upon this planet?"

A PROBABLE COLLEGIATE REVOLUTION

IT LOOKS very like a possible revolution in the method of college teaching that President Wilson has begun at Princeton; and to the layman it looks like a very good revolution.

The undergraduates in our larger colleges, since they have developed post-graduate work, have, as a rule, missed much of the drill that college life is meant to give. In a former generation they were taught by the old system of recitations. But since the German system of lectures became common in our larger colleges, the undergraduates have been taught too nearly exclusively by that method—a method that is adapted to maturer minds than most undergraduates have. The method is the worse adapted for teaching boys because not one professor in a dozen is a good lecturer. Much college work has thus become a very humdrum performance indeed.

Now Princeton has added to its teaching force fifty preceptors—ten from Western colleges, nine from the larger Eastern colleges, and the rest from the smaller Eastern colleges and from the South; and they are paid from $1,500 to $2,000 a year. Instead of the usual three lectures a week by a professor in a course of study, the new plan provides for two lectures a week and one meeting with the preceptor, whose principal work is to direct the student's collateral reading and to see that it is done. Later, President Wilson wishes to reduce the number of lectures by each professor to one a week in each course, and to require two meetings with the preceptors. He believes that for teaching a succession of facts a text book is better than notes taken from lectures. When the system is in full working order Princeton will be essentially a "reading" college, and the lectures will be the collateral instead of the main channel of information. The lecturer can then assume that the class knows the subject matter, and give them as many illuminating and inspiring suggestions, criticisms, examples and correlated facts as he is able to give. He will not be tied down to a mere rehearsal of a chain of events or facts. In this way the plan provi that the student shall get his facts i form and (2) that he shall have the in the lectures of whatever original inspiration the lecturer may hav preceptors are to have discretionary p the assignment of reading, so that a who is already well prepared in one may be allowed to read another subje place. The preceptor explains also lation of a student's several courses of to one another, thereby making h a harmonious whole instead of a nu disjointed pieces. For all his course main group, the student is under c ceptor, but he may have other co another group under another pr

This is a return to real teaching, c with instruction by lecture. It has sense to commend it; and, when on the great difficulty of changing any ed al method, the daring as well as the ori of President Wilson are obvious; for al tional methods have the inertia of a of dogmatism, and they are as stub the action of gravity. Princeton likely to lead the colleges to a better of undergraduate instruction; and th will be watched with the greatest by the well-informed lay public. a rather discouraging fact, by the w the lay public knows so very little a real quality of the work done in our

A CHANGE OF DOMINANT OCCUPAT

THE rapidly coming change of th States, from exporter chiefly products to exporter chiefly of manu products, is important. It has a me two directions. Our population is on our fields, for, of course, the tot of agricultural products grows; and already become the greatest of manuf nations in the bulk of our product domestic commerce only, for inst estimated to be more than the whole foreign trade. And naturally thos products of mine and factory of w have great supplies, or in the making we have an advantage, more and m demand abroad. In the order of the in exports they are iron products, mineral oil, cotton goods, leather and implements.

Especially noteworthy is the rapid

of our mineral products—from 500 million dollars worth in 1894 to 1,500 millions this year. Our pig iron product will be 22,000,000 tons for the calendar year 1905, which will exceed the combined output of England, Germany and France. Leaving gold out of the calculation, in which the Rand will exceed us for 1905, we lead the world in the production of all the important metals except zinc and tin. With only a twentieth of the earth's population, we supply more than a third of its coal, iron and steel, more than half of its copper and mineral oil, and more than three-fourths of its cotton. Next to Argentina, we produce more wool than any other country. Our woolen goods are of immense volume, but the home consumption prevents them from reaching a high figure in our exports.

The diversion of the country's energies into manufactures and mining reflects itself in politics. In spite of agriculture's generations of preponderance, it did not have representation in the Cabinet until 1889. The Department of Commerce and Labor, with a bureau devoted to manufactures, was established in 1903. The Trans-Mississippi Congress, recently held in Portland, Oregon, following the example of many Western industrial and commercial bodies, asked for a department of mining, with its chief as a member of the Cabinet—a request that at some early day will undoubtedly be granted.

But more interesting than the increase in any particular product, or than the political effect of our growing manufacturing activity, is the social changes that it brings. Relatively fewer men till the earth, but those few do it better than their predecessors; and the city population becomes more and more a factory population. Perhaps the very greatest social need of the time is the change, made possible in some industries at least by the cheap transmission of power, from city factory life to factory work and life in villages and towns.

A MIGRATION "BECAUSE OF PROSPERITY"

THE decline of population in so prosperous a state as Iowa—from 2,231,000 by the federal census of 1900 to 2,216,000 by the state census of this year—is pithily explained by Mr. Brigham, the state librarian, as the result of "too much prosperity at home and too much cheap land outside." Since the cost of moving families even long distances has become so small, economic conditions now cause the flow of population almost automatically.

Iowa is more prosperous than it ever was before. Therefore land that was sold for $5 an acre twenty-five years ago is now worth $75; and good land in Oklahoma, in Texas, in Washington and in Canada can be bought for $5, more or less. Consequently the immigrant who wants a farm can no longer afford one in Iowa; and the Iowa farmer who wants more land for himself or for his sons may sell his 100 acres for enough money to move to Alberta or to Texas and buy 1,000 acres. The movement from Iowa to other agricultural regions is, therefore, a natural movement.

In fact, although the state is losing some thrifty men and good citizens, in the main it gains by a reasonable emigration; for both the area of land under cultivation and the value of its products increase. There are no abandoned farms in the state. When one farmer sells his land a neighbor buys it, and thus the size of farms increases. During the last five years the number of farms in five counties has decreased from 2,385 to 2,258—that is, they have become bigger. This is the same as to say that the farmers who remain are becoming more prosperous. Although Iowa is not a state of big "bonanza" farms, a man who profitably cultivates 200 or 300 acres has practically enough machinery to cultivate more; and the continuous adaptation of machinery to new uses has made it both possible and profitable for a good farmer with the same labor to extend his acreage of staple crops.

The shifting of a population within our own borders, therefore, which is always an extremely interesting thing, is sometimes caused by the prosperity of a region from which men go, as it is oftener caused by the lack of prosperity. The tide comes and goes, for every region is affected by the opportunities that every other region offers. The time will come when Iowa's population will be enormously increased. Not to speak of the growth of manufactures and of cities, more of the soil will in time come under intensive cultivation; and for every man who goes away now to continue the habit of his life in growing staple crops only, which require a large acreage, two men will come, or grow up, who will find, in the diversified demands of the future, that land, now worth $100 an acre, will yield enough to make it worth twice or

thrice or fourfold as much, just as some of the abandoned land in the New England states now grows a greater value in hay than it ever grew in all the crops of its most prosperous prime.

A "DRINK" BY ANY OTHER NAME

THERE are certain parts of the United States where alcoholic beverages cannot legally be sold; and in such places certain proprietary medicines are very popular. Everywhere, too, there are persons who have a liking, sometimes a thirst, for what they call a "tonic" or "bitters," and they consume proprietary preparations with gratifying results. Thus, as everybody knows, the trade is large in "patent medicines," concoctions containing varying quantities of alcohol, with some harmless drugs added to sweeten or to improve its taste, such as ginger or hoarhound. The pretense of a medicine is a profitable one to the rectifiers, because the concoction then can have a specific name by which it can be advantageously advertised. Many of these proprietary medicines contain as much as 45 per cent. of alcohol; few less than 25 per cent.; whereas there is but 5 per cent. of alcohol in good claret.

Now comes Mr. John W. Yerkes, Commissioner of Internal Revenue, and issues an order that the manufacturers of "alcoholic compounds now on the market, advertised and sold as medicine under the name of whiskey, bitters, tonic, cordials," etc., are not relieved from the special tax as rectifiers; and that those who retail such compounds are subject to a special tax as liquor dealers. "The same ruling," says the Commissioner, "applies to every alcoholic compound labeled as a remedy for diseases and containing, in addition to distilled spirits, only substances or ingredients which, however large their quantity, are not of a character to impart any medicinal quality to the compound."

The statute under which this ruling is made does not provide that the tax shall be levied according to the percentage of alcohol contained in a compound. The tax, therefore, must be levied in great measure by the taste. On those "medicines" that taste like whiskey—that are whiskey—the internal revenue tax must be paid. But if a manufacturer so adulterates the alcohol with bitter drugs as to render the "tonic" very obnoxious to the taste, then he will escape the tax. Such a ruling is not easy to enforce. Certainly its strict enforcement will lead to friction, but in that way alone new legislation may sometimes be obtained from Congress.

Meantime we shall see whether the drugstore traffic in tonics will decrease. Will the users of these "medicines" keep up the farce or will they drink better liquor, honestly labeled, recalling the preacher's admonition to a brother who partook of wine "for his stomach's sake": "Brother, if we like sherry wine, let us drink sherry wine, giving God thanks. But let us not lie about it."

If you must have your "tonic," be honest with your stomach, as well as with your conscience and your government, and buy good straight liquor instead of bad drugged drinks; for sometimes the truth has almost the ring of a "reading notice."

DEATH ON ROAD AND RAIL

THE driving of automobiles for pleasure is yet in its reckless stage. Most of these machines are far from perfect, and their imperfection is one source of danger. But a far greater source is the inexperience and thoughtlessness of those that drive them. When you think that a car of even six or eight horsepower, not to speak of twenty or forty or eighty horsepower, is nothing less than a locomotive without a track to guide it; that men and women who have had no mechanical training or experience run them; that their power deceives and intoxicates the novice so that a speed of twenty or thirty miles an hour seems less than ten; and that many of them are cared for and run by hired chauffeurs who were awkward stablemen of last year—what wonder is it that the newspapers of Boston, New York and Chicago in a single day reported twenty-one accidents, ten serious injuries and four deaths?

The machine has, no doubt, come into use too suddenly to warrant us in expecting any other result in a "free" country, where every man with a new toy is permitted to break his own neck and to endanger the lives of others. And there is, perhaps, no remedy but time and experience. In time more men will learn the danger of running a swift and powerful machine without knowledge or experience; and the machines that sensible persons will use will be fitted with more safety devices and be made less dangerous. Till that time comes a certain proportion of the population will be maimed and killed as an incident in

the coming of a desirable revolution in travel. We cannot help being reminded in the meantime how reckless we are of human life and how cheap we hold it on the rail or on the country road. Our railroads continue to kill and to maim more men every year than were killed and maimed in most great battles. We have not acquired that temper of mind which puts human safety before convenience or haste or even pleasure. We are even yet in only the rushing, bustling, rash era of our development.

A MENACE TO OUR INTEGRITY AS A PEOPLE

BY

PRESIDENT NICHOLAS MURRAY BUTLER

OF COLUMBIA UNIVERSITY, NEW YORK CITY

[In this place, where a financial article appears every month, the following extract from President Butler's address at the opening of the 152d academic year of Columbia University is published; for it is the best "financial article" possible, applicable to present conditions.]

MAY I detain you a moment to point out one fundamental fact? Diverse as our intellectual interests here are, and various as are our daily tasks, there is one aim which all faculties and schools, all teachers and scholars, have in common: the building of character. Whether we pursue the older liberal studies, or the newer applications of knowledge, or some one of the learned professions, we are all concerned, first and foremost, with the forming of those traits and habits which together constitute character. If we fail in this all our learning is an evil.

Just now the American people are receiving some painful lessons in practical ethics. They are having brought home to them with severe emphasis the distinction between character and reputation. A man's true character, it abundantly appears, may be quite in conflict with his reputation, which is the public estimate of him. Of late we have been watching reputations melt away like snow before the sun; and the sun in this case is publicity. Men who for years have been trusted implicitly by their fellows, and so placed in positions of honor and grave responsibility, are seen to be mere reckless speculators with the money of others and petty pilferers of the savings of the poor and needy. With all this shameful story spread before us, it takes some courage to follow Emerson's advice—not to bark against the bad but rather to chant the beauty of the good.

Put bluntly, the situation which confronts Americans to-day is due to lack of moral principle. New statutes may be needed, but statutes will not put moral principle where it does not exist. The greed for gain and the greed for power have blinded men to the time-old distinction between right and wrong. Both among business men and at the bar are to be found advisers, counted shrewd and successful, who have substituted the penal code for the moral law as the standard of conduct. Right and wrong have given way to the subtler distinction between legal, not-illegal, and illegal; or better, perhaps, between honest, law-honest, and dishonest. This new triumph of mind over morals is bad enough in itself; but when, in addition, its exponents secure material gain and professional prosperity it becomes a menace to our integrity as a people.

Against this casuistry of the counting house and of the law office, against this subterfuge and deceit, real character will stand like a rock. This university, and all universities, in season and out of season, must keep clearly in view before themselves and the public the real meaning of character, and they must never tire of preaching that character, and character alone, makes knowledge, skill and wealth a help rather than a harm to those who possess them and to the community as a whole.

A PERSONAL STUDY OF RODIN

THE HOME LIFE AND WORKING HABITS OF THE GREAT SCULPTOR—HIS EARLY POVERTY AND STRUGGLES—HIS UNCHANGING COURSE IN WORKING OUT HIS OWN INSPIRATIONS UNHINDERED BY REBUFFS

BY

WILLIAM G. FITZ-GERALD

HE IS the strenuous and perfect workman, knowing all there is to know of the Truth, and therefore of the Beauty, and therefore of the Power of the human form; knowing, too, all there is to know of the aptitude of clay to receive and marble to declare his own intimate interpretation of those large secrets of the universe which escape the narrow definitions of logic and language." So spoke the Right Hon. George Wyndham, at the memorable dinner given in London to M. Rodin.

On a hill, not more than half an hour's journey from Paris, this greatest of all living sculptors—the "Shakespeare in Stone," as he has been called—has his studio and his unpretentious dwelling house. At the age of sixty-five, he has at last come into his own, and his genius is now universally recognized. And yet but a few years ago, as he himself said, "If Paris had been Italy in the time of the Borgias, I would surely have been poisoned!"

Picture to yourself a thick-set, rugged, muscular figure a little below medium height, with a head of grizzled hair and bushy reddish-gray beard that seems to exaggerate the lines of the lion-like head with its keen, deep-set, brilliant eyes and long white brows, and you have a picture of the man.

He is a man of the people. Though born in Paris, he can hardly be called a Parisian, since his father was a Norman, his mother a woman from Lorraine; and as a boy he lived at Beauvais, returning to Paris at the age of fourteen. "My people," he has said, "were extremely poor, and they often urged me with tears and entreaties to take up a trade. I have no history; my life is simply a drab, gray record of perpetual struggle and unchanged poverty. But, though I was poor, I was strong. And in the moments when I was not bitterly discourage a certain stimulus in setting myself the world." As a boy he was sent Lesser School of Drawing, at No. 5 l'École de Médicine—a school for craftsmen, where many now celebrate learned their first elements. In hours he visited the Louvre and g thorough knowledge of the Old both painters and sculptors. He ha Michelangelo "My master and my id added, "to see his works I went to l first time, when I had barely enougl to keep myself alive."

His unacademic methods prevente Rodin from getting a place in drawin École des Beaux Arts, and he was f do whatever came his way, merely enough money to supply his daily For example, he worked for an o maker—made little terra-cotta cast never sold. He also worked later studio of Barye, the animal sculpt rounded by models of twisted cobr tigers, crouching panthers, and the grace of lions at bay. We next find one of the craftsmen in the studi Carrier-Belleuse in Brussels; and h living on almost starvation rati managed to rent a poor "studio" for in an out-of-the-way stable. It w these wretched surroundings that th talked-of work known as "The Man Broken Nose" was produced in 1864. sent it to the Paris Salon, where peremptorily refused—"because of it ality." It was thirteen years be cared to court again the favor of u thetic critics with the famous " Bronze," which was instantly a abused, and finally bought by the nation for the Luxembourg Museum

"During those long years," he h

"THE DANAÏDES"

The Danaïdes, the fifty daughters of Danaïs, of the Greek myth, who for killing their husbands were doomed to pour water into sieves eternally in Hades. This figure symbolizes the fifty

"when I gave what power I had to others, my thoughts were ever alive and keen toward my own creations. On Sunday, my only free day, I modeled with energy in my humble little room, trying to perfect 'The Age of Bronze.' Then in 1870, when the war broke out between France and Germany, I served as a corporal in the National Guard during the siege of Paris, when my wife and I had to live on horseflesh and moldy bread, as our comrades did. We were near to starvation; but neither then nor at any other time in our married life did we make the stupid mistake of trying to appear richer than we really were.

"Physical health and freedom from debt I have always estimated to be the only two really essential elements to happiness. And even when moments have looked their very blackest—when it was borne in upon me with irresistible force that maybe after all the work I lived for would never receive recognition until after my death, and my faithful wife and I would live and die in penury—we owed not a living soul a penny. This brought and still brings me some little comfort."

It was after peace was restored that Rodin joined Carrier-Belleuse in Brussels and worked under him on the ornamentation of the Bourse, and the Palais des Académies. His brave wife, a woman of his own humble class, kept house for him on the outskirts of the city, the couple living in one room, to which, however, was attached a small garden. Here they led a healthy, hard-working life; and whenever he had a moment to spare he "lost himself" in the surrounding country.

Twice he left Belgium to travel still farther afield—once to Italy, and again on a round of visits to the old French cathedrals from Rouen to Avignon. On his return he finished the "Age of Bronze," the acceptance of which by the French Salon marks the first stage of his recognition by the world.

Yet he had now reached the age of thirty-seven, and was utterly unknown to the general public. Even in the artistic world, among the men of acknowledged taste, he could count but few open admirers—save perhaps the artist Bastien-Lepage in Paris, and in London Robert Browning and the poet Henley. Nor must I forget Falguière—that consummate artist of France who

remarked prophetically to his disciples shortly before his death, "Rodin! Rodin! Ah, there's the master of us all!"

"Like Rembrandt," Browning used to say, "this man makes misery live, and finds beauty and poetry even in age-bowed backs, toil-wrung limbs and faces failure-dimmed." Yet it was a long cry from the admiration of such men to the time when the art advisers of nations should be competing for his works, and the president of the British Royal Academy should be eager to choose one of his statues. His "St. John the Baptist Preaching" is now in the South Kensington Museum.

In those days Rodin was at war with all the "schools," supremely indifferent to tradition and convention.

"I had to fight from the very first, for I could not get the world to agree with me that the conventional ideas of beauty are false. I never passed through the Academic art schools, with their puerile, insipid conventional laws. I had but one tea Nature. Indeed, while I am on this su I will say that I consider that the who what elementary education I had was a obstacle to me, and it was not until I past forty that I was able to shake m free from it, and think and act for m with absolute independence of spirit.

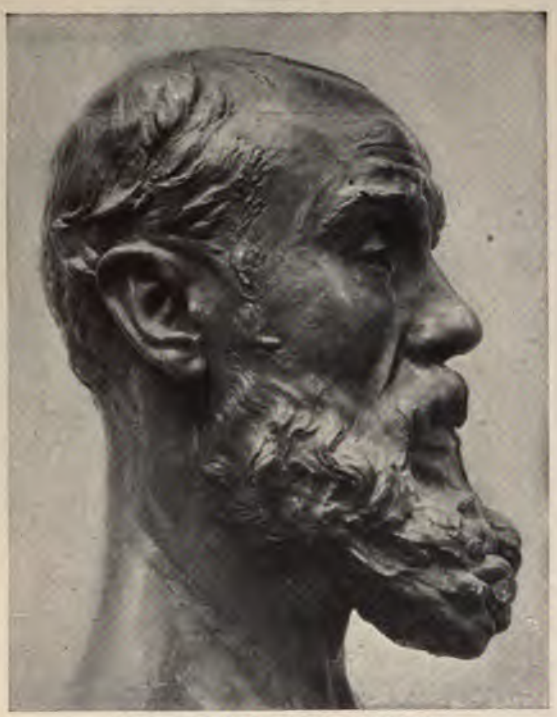
"For we must seek all our impres if we would give them that mysterious ill of life which engenders emotion, in the heart of Nature—the only model th infinite in its variety and in which unforeseen and the sublime defy the fligl the boldest imagination."

The famous "Age of Bronze" wa sooner exhibited at the 1877 Salon th report was spread abroad that its wond effect was due to its having been made a mold cast direct from life. This blow the first of many that the great sculptor

"THE STRUGGLE BETWEEN THE ASPIRATIONS OF THE BODY AND OF THE SOUL"—UNFINISHE

"BALZAC"

The most hotly discussed statue of recent times, and perhaps the most striking example of Rodin's bold divergence from the conventional "schools" of sculpture



HEAD OF JEAN PAUL LAURENS

to receive from a misunderstanding public; and but for the stanch friendship of a few men he might have been forced to bear the disgrace of this accusation for years. M. Edmond Turquet, then Under Secretary of State for Fine Arts, was determined to clear him, and sent to investigate the matter at Brussels, where the model, a soldier, was only too glad to uphold the innocence of the sculptor. Furthermore, a letter was sent by M. Paul Dubois, signed by several men of eminence, saying that "far from having made a mere mold from Nature, Monsieur Rodin has created a most beautiful piece of sculpture, and he himself will surely become a great artist."

The turning point in Rodin's career is said to have come when M. Edmond Turquet obtained for him the commission for the famous "Door" of the Museum of Decorative Arts. The first idea for this celebrated "Door" was that it should be inspired by Dante's "Inferno," but, during the twenty years that he has been working on it, he has so widened and deepened his vast scheme of thought that it is difficult to say now where Dante ends and where Rodin begins. This "Door of Hell," which is to be cast in bronze, is his masterpiece. It is twenty feet high, its panels and borders ar with hosts of figures in high and low Above all is a nude male figure plunged in deep contemplation, elbo knees, head sunk on hands. This is himself, before whose eyes the awful pass. Of this great work Mr. Ernest B M. P. (who bought a replica of I "The Thinker" for the British Museum "Surely we have here the 'Infer Dante made visible! For not eve fiery vivid words of the immortal Flo make a more tremendous impressio Rodin's rising, falling, swaying, stru tense, tortured figures. There are than 120 of them in every conc attitude, and with infinitely varyi pression. The three figures that s the 'Portal,' on which is written (in

"THE MAN WITH THE BROKEN NOSE

The piece with which Rodin made his first appeal to of France. Its refusal by the Paris Salon deferred his rec thirteen years

of course) 'Abandon hope, all ye who enter here,' are men of prodigious muscular power. The body of each is, in truth, a glorious specimen of the sculptor's art; but their faces are filled with unutterable woe and despair."

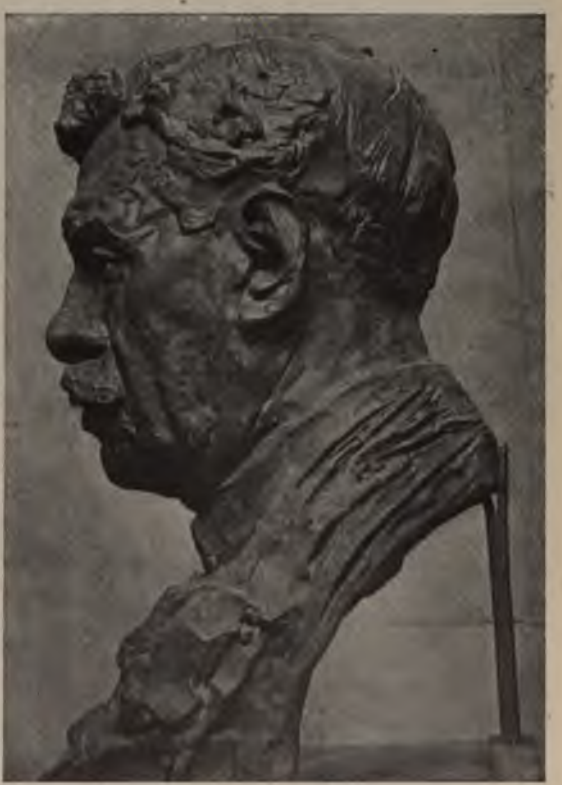
But, though an influential Minister of Fine Arts (and incidentally fine taste) had recognized his genius, many a disappointment yet lay in store for him. He competed for the Commemoration Monument to the Franco-German War; but his terrible figure of "War," breathing death and disaster, with a noble figure of a wounded soldier at her knees, was too strong for the *bons bourgeois* of Paris, and he was put aside.

Then there was the amazing "Balzac." Everyone knows the story of that much-discussed statue. It was commissioned by the Société des Gens de Lettres, and had already been begun by Chapu, who died before his work was finished. It was then given to Rodin, mainly through the influence of Zola. For five long years Rodin studied every phase of Balzac's life; he lived long in Touraine to get the atmosphere of the native soil that the "Titian of Literature" loved so well; he read and re-read all Balzac's works; he modeled many heads of the great author of the "The Human Comedy" at different periods of his life; and he made many life-size nude figures, draping them in a thousand ways with patient ingenuity. "You see," Rodin has said, "Balzac's figure was anything but heroic." Finally he produced the strange, magnetic figure which set one-half the world laughing and struck the other half dumb with wonder and admiration. A brilliant pamphlet, written by Arsène Alexandre, plainly told the scoffers "they should one day realize that they had laughed too soon."

This statue, completed in 1898, was refused. A commercial man named Pellerin begged of Rodin to let him buy it, but the wounded artist refused and took back his masterpiece to his own studio. To this day he remembers with bitterness the storm of hostile criticism and ridicule which was hurled at him by his countrymen.

Only a year ago a young American girl said to him, after visiting his studio on one of his famous Saturday afternoons, when he opens his doors and puts himself at the disposition of his friends:

HEAD OF PUVIS DE CHAVANNES



FALGUIÈRE

Who prophesied the sculptor's success in the remark, "Rodin! Rodin! Ah, there's the master of us all"

"Monsieur, I should like to tell you that I have never seen anything to equal your wonderful 'Balzac'!"

"Ah! Mademoiselle," he replied, taking her hand, "if you only knew how much I value your spontaneous appreciation, you would be so glad you had told me. You see I have suffered so much for my 'Balzac'."

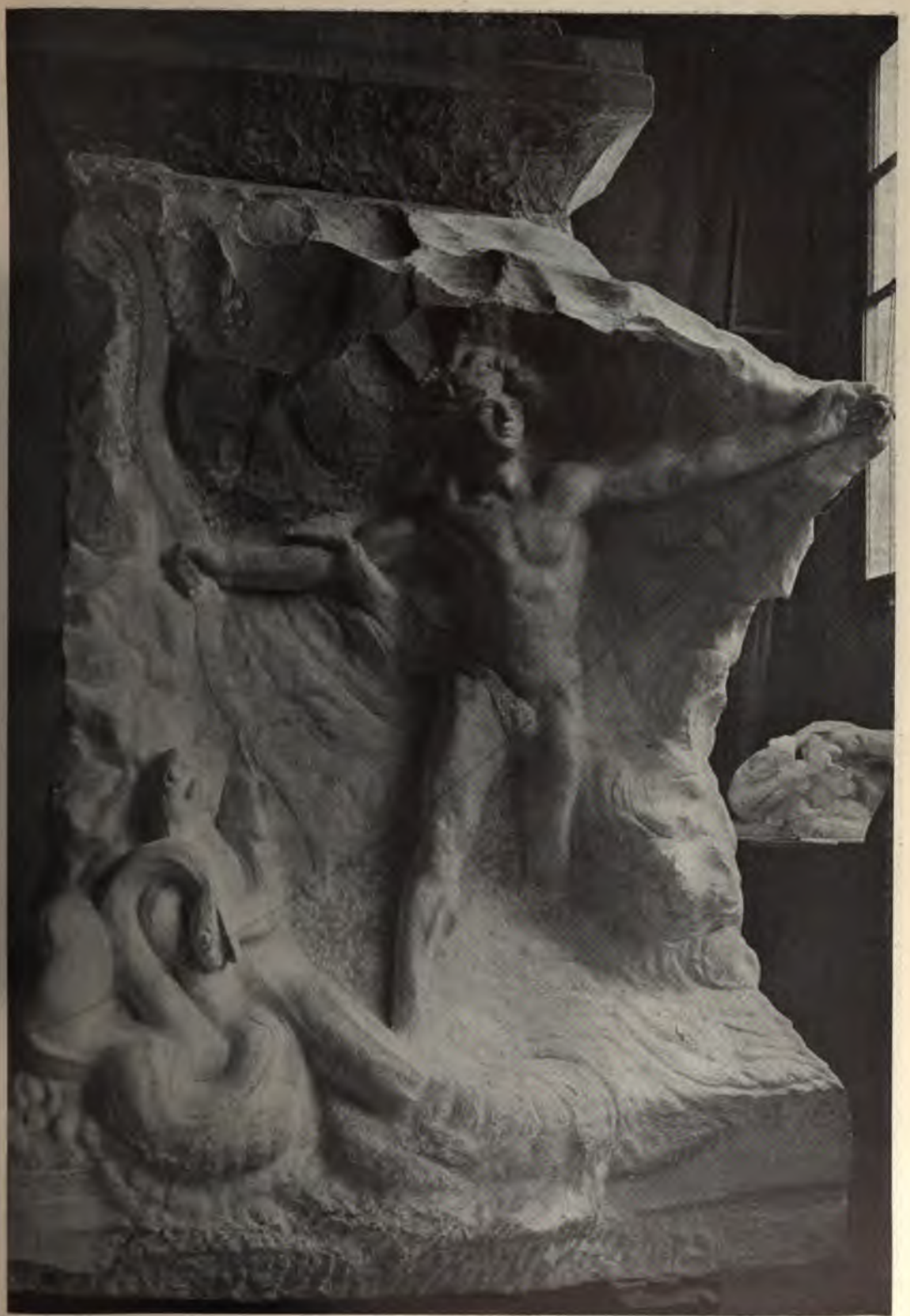
And so the "Balzac" stands in the beautiful studio at Meudon now, "and there," says Rodin, calmly, "it will stay until the right moment comes."

Again, there is the story of the monument to Claude Lorraine at Nancy. The municipal authorities gave the commission to Rodin; but when the statue arrived, they all with one voice pronounced it unsuitable. Only the indefatigable efforts of M. Roger Marx, the well-known art critic, saved it from being rejected. Indeed, almost every piece of sculpture that Rodin has produced been greeted with jests, jibes, and hostile

Even the universally appreciated "Bur of Calais" had its bad quarter of an for Rodin wished it to be placed in the historic market square, on a fairly pedestal; but the modern citizens in that it should be put in the Place Poste, on a low pedestal, where it cert is not seen to the best advantage. This remarkable work, showing the six burghers of Calais who came out of besieged city with halters on their to offer themselves as a sacrifice to the of Edward III. of England. Their d faces, convulsed hands, their pride, and resolution, are depicted with won and subtle skill. The group has been called a study of "Sublime Old Age Rebellious Youth."

"THE SPHINX"

A startlingly original interpretation of the legendary monster who killed those who could not answer her riddles. The sphinx is or represented with a lion's body, a human head, and wings



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"APOLLO"

The sharp differences between this and the well-known Greek conceptions of the archer-god, Hermes, or the Roman conceptions of the same deity under the name of Apollo, emphasize Rodin's break from classic tradition

"CHRIST"

An unfinished conception of The Crucifixion

that the world has agreed to call great genius, he is besieged with ons for portraits, and people of all o to him for marble busts. Many s have passed through his hands. them are Puvis de Chavannes, Mirbeau, Rochefort, Roger Marx, known woman in English society, whose beauty has a touch of dainty mischief in it which Rodin has not ignored.

Talking of his portraits, he has said: "I am always seeking the distinguishing mark in my subject—that which makes this man or woman an individual different from the

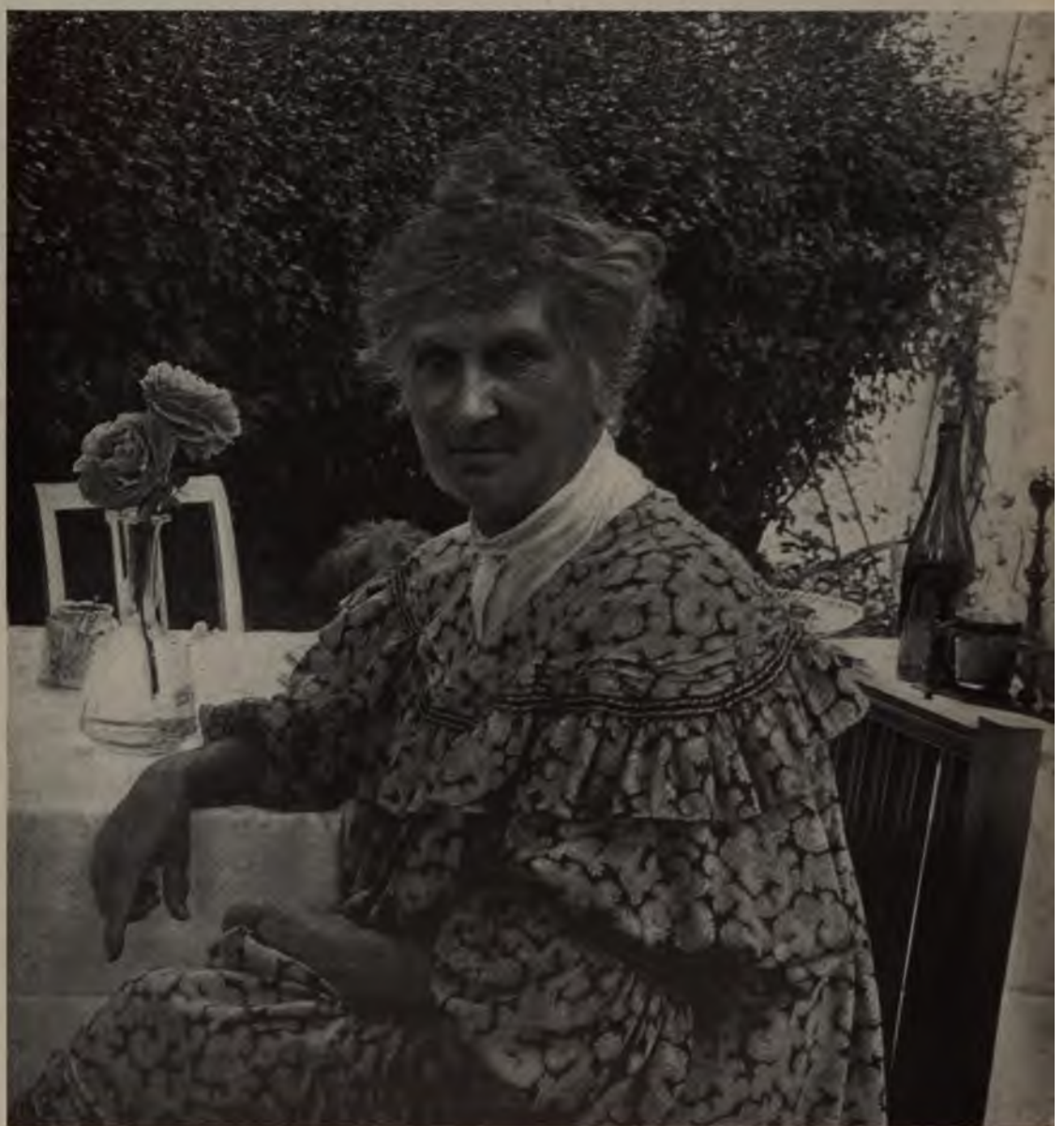
"UGOLINO"
The Count of Dante's "Inferno," starving to death in prison, begging for mercy

and, more recently, Henley, the oet, and The Right Hon. George n. Mr. Balfour, England's Prime is to join the already important f Rodin's sitters. One of the most l portraits of women that he has that of Miss Eve Fairfax, a well-

rest of his kind. And when at length I discover this trait, this dominant characteristic, I dwell upon it — even insist upon it—until my bust has something more than a mere photographic likeness."

Of Rodin's recent allegorical studies, per-

haps "Ugolino" is the strongest and most tragic. The incident that he has chosen shows us the Count after his downfall from power in Pisa, when, starved almost to the point of death by his former subjects, he kneels, with two of his sons and two grandsons dying beside him, to plead for mercy where he had shown none, and for the absolution that is refused him. The figure, which is nude, expresses the most appalling mental and bodily suffering, and the groupin is a masterpiece of dramatic effect. Lookin at this marvelous work of art, comparabl only to the terrible Laocoön of the Vatica one realizes why Rodin has been called " Shakespeare in Stone."



MADAME RODIN
At the dinner table set in the garden at Meudon

The same hand that has hewn the lovel woman's head in "Thought" has expressed i stone the sinister and frightful conception of "The Door of Hell." The "Christ" i

the one study of its kind which he has shown to the world.

Another exquisite conception of the power of earthly love is his "Francesca da Rimini"; and a very subtle loveliness hovers over "The Dream," which shows a great angel's wing sheltering two lovely sleeping forms.

Rodin's tender, graceful studies of children and angel forms illustrate the extreme delicacy of his touch, just as his massive "The Thinker" testifies to his rugged force. His superb "The Kiss" exemplifies his theory that "God created man to be strong in the power of his might, and woman in that of her weakness. Other wondrous works are the "Victor Hugo Group," "Eve," "The Eternal Idol," "Love Flees," "Psyche," "Spring," "The Awakening of Man," "The Dream of Life" and "The Young Mother."

In his villa at Meudon, simple as a workingman's cottage, he rests and reflects, quite apart from the bustle of the busy world. On Sundays he entertains his most intimate friends, strolls through the neighboring woods, or attends mass at Nôtre Dame to revel in the sacred chants of which he is so fond. For though not an orthodox believer, he is yet profoundly religious, and he finds an intense repose in the quiet hour of vespers in the great church.

In the summer evenings he sits in his garden and reads the works of the great writers which have inspired him in his art; for, though in contradictory fashion, the world has accused him of being "too literary in his sculpture," it yet looks upon him as anything but a scholar, and credits him with little knowledge of books and music. This idea is possibly due to the fact that he rarely talks of his knowledge of the Fine Arts; but his eyes light up with instant sympathy and understanding whenever he does talk. Dante is his literary idol, as Michelangelo is his master in art. He loves also Victor Hugo and Charles Baudelaire. The modern philosophers and pessimists, however, he can neither understand nor tolerate; and Nietzsche he holds in especial horror.

M. RODIN'S MEUDON HOUSE AND STUDIO

No one would accuse him of being a "small" man. "I am not made for the little things of life," he says simply, modestly. Yet he is never guilty of a discourteous action, and no great man is more particular to answer as far as possible the many calls made upon him. Both in France and in England he is much sought after in society, but only in the latter country does he consent to yield to the inevitable excitement of social functions.

A CORNER OF M. RODIN'S STUDIO AT MEUDON
The river and valley of the Seine, through the doorway

"France is my workshop, the country of my creations." But England is a holiday place where, as president of the International Society of Sculptors, Painters and Gravers, he is often called to combine art with social pleasures, and his quiet, dignified figure is getting to be well known in some of the most fashionable and exclusive drawing rooms in London.

Many young artists bring their work to him for criticism; and, though he is sometimes brutally truthful and never lavish in his

THE INTERIOR OF RODIN'S STUDIO

The pieces of sculpture are draped to prevent soiling by the smoke from passing railroad engines

aise, he is always quick to recognize good rk. Like all truly great men, he has tle sympathy with "pose" or "artistic gon," and laughs at such words as "in-iration" and "genius" in the claptrap ase in which they are commonly used and used in every-day talk. There is only one ty to glory for him, and that is the long and ficult road of hard work and painstaking most incredible—a road which, as he says, few have the patience to tread to-day. The old true tradition of work is a thing the past," is what Anatole France said to n sadly one day, as they discussed the ndency of the times toward trickery and the

"BROTHER AND SISTER"

"THE BABES"

false in art, and the disinclination men showed to struggle and fight for fame—that sort of fame which alone is worth having. There is something about Rodin, both in his work and his personality, which suggests very strongly great Nature herself, so infinite is his patience, so deliberate and unfaltering his purpose, and so indifferent does he remain to the smaller things of life.

Although he has received the cross of the Legion of Honor, and now has a large following of admirers the world over, there is still an indefinable coolness between him and the Academies; and there are people yet who will tell you that he knows nothing about anatomy When M. Carolus Duran was appointed to the Villa Medicis and the presidentship of the Société des Beaux Arts (Fine Arts Society) was left vacant in consequence, there was no talk of official circles of offering the post to Rodin, though there was a good deal about its not being offered to him. There are also people who compare him with Jose de Charmoy, the sculptor of the Baudelaire Monument in the Montparnasse Cemetery, who might be described as one of those "lads of twenty who has wrought a masterpiece in his delirium of genius."

A STUDY OF THE HEAD OF MINERVA, WITHOUT THE CASQUE

In the midst of all this strife and contention the subject of it all calmly pursues his way, both dreaming and doing great things, leaving others to talk. Such talk is to Rodin as the crackling of thorns beneath a pot.

There, in his garden, with his books, his dogs, an occasional cigar (until two years ago he did not smoke at all) and a few intimate friends, he spends his rare leisure hours. The rest of his time is given with whole-hearted devotion to working in his studio, surrounded by his stone-cutters, hewing the marble blocks after the clay models. And that vast studio—even to the covers which protect the marbles from the smoke of passing trains in the Valley of the Seine below—gives evidence of the care and thought that he bestows upon that Art which, in the opinion of the world's best judges, has not had so magical an interpreter since Michelangelo.

In the following words, M. Rodin has told what is his own conception of his art:

"What is the principle of my figures, and what is it people like in them? It is the very pivot of art, it is balance; that is to say, the oppositions of volume produced by movement. . . . The human body is like a walking temple, and like a temple it has a central point around whi volumes place and spread themselves. one understands that, one has ever It is simple but it must be seen, anc emism refuses to seek it. Instead of nizing that that is the key to my n they prefer to say that I am a poet expression signifies that people feel fusedly, the difference between an art on conventions and one derived from they call that inspiration. That belief that has led to the theory of being madness. But men of geni just those who, by their trade-skill, the essential thing to perfection. Peo that my sculpture is that of an I do not deny that there is exaltat my works; but that exaltation existed me, but in nature, in movement divine work is naturally exalted. me, all I do is to be true; my tempera not 'exalted,' it is patient."

"THE DOOR OF HELL"

Surmounting the entrance to the Museum of Decor The solitary figure is a likeness of Dante, who sits drea images he has evoked surrounding him. The order for th the beginning of Rodin's success. It is uncompleted af years of labor on it

MR. ROOT AND THE STATE DEPARTMENT

THE CHARACTERISTICS AND QUALITIES AND THE CAREER OF THE MAN WHOM THE PRESIDENT CALLED THE ABLEST IN PUBLIC LIFE ON EITHER CONTINENT

BY

HENRY BEACH NEEDHAM

A MAN of superb mind—that is Elihu Root. In the judgment of Mr. Cockrell, a Democratic ex-Senator, who championed his army legislation in the Committee on Military Affairs, "Mr. Root is one of the greatest intellects in this country." And President Roosevelt said, "Elihu Root is the ablest man I have known in our government service. I will go further. He is the ablest man that has appeared in the public life of any country, in any position, in my time."

No one, no matter how close he may be to Mr. Root, would think of speaking of his "sweetness and light," as Secretary Taft spoke of Mr. Hay. This does not mean, however, that the austere man has not a generous disposition, is unsympathetic, and incapable of an enduring friendship. A friendship of this nature has existed for years between him and Mr. Roosevelt. But Mr. Root admits very few to such an intimate relationship. To those who have been favored with his intimacy he is not cold, although cool and collected always, with perfect command of himself. He is full of red blood, is witty, and can do a kindly service in the most simple way. His subordinates say he is "the finest man" they "ever knew." But to most men he is independent and indifferent, invariably absorbed in the task before him.

It is, therefore, the mind, not the heart, of the new Secretary of State that leaves its impress on many of those who draw near to him. His heart is ever concentrated in his work. In few public servants is there so much of "the joy of the working."

The work is the thing with Mr. Root, and it has ever been so. Into an atmosphere of work he was born, February 15, 1845. His birthplace was Clinton, New York, in the southwest chamber of Commons Hall, a building on the campus of Hamilton College, then occupied by his maternal grandfather, Major H. G. Buttrick, and now known as Knox Hall. Thence his father, Professor Oren Root, moved his family to Seneca Falls, where he became principal of an academy.

In that village and on the ancestral farm at Vernon, New York, young Root's childhood was passed. In 1850, Professor Root returned to Clinton to take the chair of mathematics and astronomy in Hamilton. He immediately purchased the old-fashioned house, built toward the close of the eighteenth century, which had been occupied by his predecessor. It faces the campus, and behind it is a deep ravine of irregular formation. The possibilities of this spot were early appreciated by the new owner. He added to his ground and began the making of a wild garden, which became famous in the region. Professor Root was an ardent lover of nature, this predilection being in contrast to his serious vocation. After his death a friend and fellow professor, Dr. Edward North, "Old Greek," wrote of him: "We shall think of Professor Root as a hero who wreathed the sword of severe science with the myrtle of natural history. He was not the less a mathematician because he loved to be where he could hear the pulse of nature throb."

This was the sort of father that Mr. Root had, and amid delightful surroundings his life was spent until his graduation from college. Considering his environment, it is somewhat surprising that there is not more of the nature lover in him. He inherited his father's mathematical mind, but his devotion to the exact sciences was unrelieved by a real affection for the out-o'-doors. He has ever been tenderly attached to his birthplace in the Oneida Hills; and when he had attained

to wealth and fame he returned and purchased the place adjoining the old Root home, together with two farms immediately to the south. This place, enlarged and tastefully rebuilt, Mr. Root calls his country home, and there, with his family, he spends as much time as he can spare from professional or official duties. It is fair to say that he belongs to the land. But a true lover of nature—that is a far different matter.

In college he was a consistent worker. He carried off the first prize in mathematics. On his record in scholarship he was appointed valedictorian of his class—and thereby hangs a tale. During his junior year occurred what was called the "German rebellion." Because of dislike of and dissatisfaction with the instructor in German, his class withdrew from college in a body—every man save Root. The class was out about two months, but during that time he went regularly to his recitations. The explanation is that, because of his father's official connection with the college as a member of the faculty, Root could not secede. But it won him by a few points the place of valedictorian over his competitor, who had been out two months. Yet he never lost the nickname which had been given him, the son of "Cube" Root, early in his college course. It was "Square" Root, and of this significant diminutive his fellow students considered him worthy, despite his lack of popularity. After all, the only importance attaching to the secession is that, when tempted—and sorely tempted he must have been—he would not desert his work. This trait has followed him throughout his career, as will be shown, and in considerable degree has contributed to his success.

Following his graduation in 1864, Mr. Root became the head of the co-educational Academy of Rome, New York, in which he taught the classics and mathematics. He was popular with his students, who not only respected and admired the young Hamilton graduate, but formed a warm affection for him which has lasted through the years. Somewhat to his father's disappointment, he abandoned teaching as a career after an experience of one year and turned to the law. Professor Root offered his son letters of introduction to influential persons in New York City who could help him; these he refused. "I am starting out to do this thing myself," he said. "I am going to make my own friends without any family pull. I want to find out whether I am a man or a mouse."

He entered the University Law School. After the first year most of the class went up for their bar examinations, but Root, as well prepared as the best of them, decided that he would complete the full course. Then, as ever after, he was a believer in thorough preparation. Thus he became a deep student of the law, and thoroughly mastered its underlying principles. He graduated in 1867, and was at once admitted to the bar.

His rise as a lawyer was remarkable. At twenty-five he was making valuable friends, and had acquired a good practice. When but thirty he did a large corporation business, and took rank as one of the leaders of the New York Bar. This rapid climb was due in part to the opportunities of the period following the Civil War, but his success was mainly attributable to his exceptional ability. He became noted in and about the city as one of the keenest lawyers in New York. He conducted many important cases, but most of them were of purely local interest. Considerable publicity was accorded to the A. T. Stewart will case, to the controversy over the duty levied on the steam yacht *Conqueror*, imported by Frederick W. Vanderbilt, and to the Fairweather will case, in which Mr. Root represented the colleges. Notwithstanding his prominence at the New York Bar, the country at large knew little of him.

By President Arthur's appointment, he was United States Attorney for the Southern District of New York from 1883 to 1885. He was a delegate to the State Constitutional Convention of 1894 and chairman of its judiciary committee. It was not until 1898, however, that he attracted public notice. A wing of the Republican party, followers of Governor Black, by conniving with Tammany Hall, sought to defeat Colonel Roosevelt's nomination for the governorship. His eligibility was attacked on the pretext that he had ceased to be a resident of the state. Mr. Root appeared for his friend before the convention, and so clear and convincing was his statement that the opposition to Roosevelt's nomination collapsed.

A year later, to the surprise of many, Mr. Root was invited into President McKinley's Cabinet. The maladministration of the War

activities of the new possessions. So perfect were they that Congress, when it came to legislate for the Philippines, was content to enact these "instructions" in their entirety.

The secret of Mr. Root's success as a creative statesman, aside from his unusual intellect, has been persistent and thorough work. He would reach the Department of War about ten o'clock, go immediately to his private office and remain there until late in the day, often until seven P. M. He would take no time for lunch, but would send out for a bite, and keep hard at work. When thus engaged he was not the man to be diverted—as President Roosevelt himself has learned. A "request" of the President for a cabinet officer to call at the White House is regarded in the nature of a command. Not so by Mr. Root. On one memorable occasion, when buried deep in some fascinating and absorbing matter of importance to the Government, a telephone message was received from Mr. Loeb, Secretary to the President:

"The President desires to see you at four o'clock."

Mr. Root told his secretary to ask the President, through Mr. Loeb, to excuse him, as he could not leave his work. Then came this second message:

"The President will see you at four-thirty."

To this the Secretary of War sent the same polite reply. Then came a third message:

"The President desires to see you at five o'clock."

Again there was a request on the part of Mr. Root to be excused. Finally came this message:

"The President will call at your office at five-thirty."

Sure enough, at half-past five in strode President Roosevelt. He entered Secretary Root's private office, and there the President and his Cabinet adviser held close communion for an hour. Then they went out together for a walk.

It is certain that Mr. Root will bring to the administration of the Department of State an industry that is perennial. He will also bring conservatism. His will be a restraining hand in the administration. He has assumed the rôle before, notably when General Miles had rendered himself *persona non grata* with President Roosevelt. Said Sec Root at that time:

"It is all I can do to prevent the Pre from going to General Miles's house and ing him before he is up in the morning.

The new Secretary of State has had experience in the Department. On more one occasion he assumed temporary c during the illness of Secretary Hay. Root was Acting President, as well as Sec of State *pro tempore*, during much o Boxer troubles. He ordered General C to the rescue of the legation at P As he now returns, to become the g hand in our foreign affairs, he find United States enjoying most cordial rel with every other country. There is cloud in the national horizon, unless the tiny speck hovering over Vene The entire Venezuelan question will up for settlement. Already Mr. Roo taken the preliminary steps toward tha by despatching ex-Judge William J. Cal of Illinois, as a special agent to Venezu investigate thoroughly all matters re to the cases pending in which the as concessions are the bone of contention

A treaty with China must be negot As this agreement will deal with the C exclusion question, treaty making will n an easy task. Negotiations are under but the two countries are far apart at pr A commercial treaty with Germany is an international agreement which shoul effected. These matters are of little re importance, however, when compared the problems relating to our sister repub to Santo Domingo in particular. Not the promulgation of the Monroe Doctrin there arisen any international questi such consequence to the United State is indeed a grave question whether nation can insist upon the Monroe Do without accepting some supervisory re sibility in the countries on the W Hemisphere, to the end that they be pelled to pay their debts and to preserve But the question should be carefully sidered. It means the assumption of and a great responsibility.

In order to further intelligent discuss the subject, the President sent Doctor lander, of Johns Hopkins Universit Santo Domingo. Doctor Hollander was urer of Porto Rico, and is the expert

straightened out the tangled finances of that island. He has now made a careful examination of the fiscal system of Santo Domingo, and has investigated the equity of the foreign claims against the debt-ridden republic. He has established the fact that, under American control of the customs, the 45 per cent. which the Dominican Government now receives is greater than the 100 per cent.—so called—which she formerly received.

In dealing with this great question, in which there is so much commercialism, Secretary Root will get capable help from his Assistant Secretary, Robert Bacon. A close friend of President Roosevelt and his classmate at Harvard, Mr. Bacon is a new figure in political and national affairs. All his business life, until he retired as a partner in J. P. Morgan and Company, was devoted to banking. In the settlement of the coal strike Mr. Root and Mr. Bacon were often in consultation with the President, and to these friends Mr. Roosevelt owed much assistance in bringing peace between operators and miners. Mr. Bacon will doubtless give much attention to the Consular Service—the commercial agents of this country. If there is to be reorganization of that service—and it is needed—Mr. Bacon will aid his chief in bringing it about.

He will probably advocate a proposal made last winter, which is nothing but a plan to make diplomats more useful. Now and then a diplomat has forwarded valuable trade information. This led the Department of State to the conclusion that the diplomatic service should work with the consular staff in advising American manufacturers about trade opportunities in all parts of the world. It was proposed to create a corps of commercial attachés in the diplomatic service. Other countries have such officers. Some have agricultural attachés. Through the standing of the legation and its connection with the executive departments of the foreign governments, such attachés could obtain a report covering the entire field of a nation's industrialism, or any new and important phase of it. The only objection to this innovation—and it is not a serious one—is that old-fashioned idea that diplomacy must not soil its hands with trade.

"The collection of commercial intelligence in the general, and as a matter of regular, routine," reported Ambassador Choate, "is wholly outside of diplomatic functions." And he was accredited to Great Britain, which requires its diplomatists to "make the commercial interests of Great Britain an object of their constant attention," and "to report on the general question of British trade with the country to which they are accredited, and to suggest means for its further development."

Judging from his report, Mr. Choate will not admit that business has become the backbone of diplomacy. The functions of the Department of State are fast changing. The Secretary's duties may concern only the guiding of our foreign intercourse, but his Department has other uses, not the least of which is guaranteeing safety to the humblest American citizen, no matter where he may be temporarily sojourning.

Why is the Department over which Mr. Root has been called to preside called the Department of State? It is essentially an office charged with the conduct of foreign affairs. This fact was recognized in its early denomination. On November 29, 1775, the Committee of Secret Correspondence was appointed, with Benjamin Franklin chairman, and the following members: Benjamin Harrison, of Virginia; John Dickinson, of Pennsylvania; Thomas Johnson, of Maryland; and John Jay, of New York. This committee and its successor, the Committee for Foreign Affairs, created by Act of Congress, April 17, 1777, were important instruments in the prosecution of the Revolution. In 1778 the Committee negotiated an alliance, offensive and defensive, with France. The first Secretary was Thomas Paine, whose salary was $70 a month. He was dismissed in January, 1779, because he made an official matter public. There were "leaks" even in those golden days.

The demand for a real department was met by a plan reported to the Congress in January, 1781. The opening paragraph read: "That the extent and rising power of these United States entitles them to a place among the great potentates of Europe, while our political and commercial interests point out the propriety of cultivating with them a friendly correspondence and connection." As a result, the Department of Foreign Affairs was organized August 10, 1781, and Robert R. Livingston, of New York, became

the first Secretary of Foreign Affairs. By Act of September 15, 1789, the "Executive Department, denominated the Department of Foreign Affairs, shall hereafter be denominated the Department of State, and the principal officer shall hereafter be called the Secretary of State." The first Secretary of State was Thomas Jefferson. He was to receive and publish the laws of the United States (hence, his official title); to be the custodian of the seal of the United States; to authenticate copies of records and papers properly coming before him, and to receive all the records and papers in the office of the late Secretary of Congress, excepting such as related to the Treasury and to the War Department.

The foreign relations of the United States were, of course, looked after in the Department. Other governmental matters, now associated naturally with other Departments, were for a long period under the jurisdiction of the State Department. For example, the issue of patents, from 1790 to 1849; the taking of the census; even Territorial affairs down to the organization of the Interior Department in 1849; and matters relating to pardons until 1850.

At the present day, the Secretary of State devotes his time and attention, primarily and mainly, to the big questions relating to our foreign affairs. Among his assistants the work is divided as follows: the Assistant Secretary, Mr. Bacon, performs such duties as may be specifically assigned to him by the Secretary of State. All consular despatches are addressed to him. He gives personal attention and consideration to all charges and complaints made against consular officers, and reports directly to the Secretary the results of his investigations. Questions of highest importance arising in the consular correspondence are generally referred to him for review by the Third Assistant Secretary, who has general charge of the consular correspondence.

The Second Assistant Secretary, Mr. Adee, has charge of the diplomatic correspondence, under the direction of the Secretary. He grants leaves of absence to diplomatic officers, drafts instructions to them, and passes upon all important questions arising in the diplomatic correspondence. He also visés the requisitions made by embassies and legations for supplies. He is the editor of "Foreign Relations," the official re and he possesses direct supervisory tion with the translators.

The Third Assistant Secretary, Mr is in charge of the consular corresp under the advisory co-operation Assistant Secretary. He supervises mates for the consular service; and is with the duty of signing vouchers Departmental expenditures; his co is direct, therefore, with the Consular and the Bureau of Accounts.

America has ambassadors accred Great Britain, Germany, France, Austria-Hungary, Italy, Mexico, and Ministers and diplomatic representat resident in thirty-eight other countri these embassies and legations, th eighty-five secretaries and attaché consular service comprises the fo consuls-general, 60; consuls, 215; con agents, 11; consuls who may en business, 31; commercial agents wl engage in business, 16; making 333 officers in all.

Not so long ago the Secretaryship was looked upon as something of a s A senator once visited a colleague v quitted the Senate to become Secre State. The ex-Senator was asked liked the office. "Oh, very much i came the reply. "It is a pleasan with not much to do." Richard William R. Day and John Hay di this illusion. Now comes Elihu Ro more than any other man that cou been called to the office, has a clea ception of the magnitude of the work the prospective difficulties which th tary must encounter. The personne Department of State will presently that in their new chief they have a w watchful executive and a reorgani for the nations of the world, they w learn that, although the great H passed away, in his place is a st capable of continuing his policies same just and efficient plane. The compliment to be paid Mr. Root is t nation will not feel the loss of John the conduct of its foreign affairs. Th est tribute to Mr. Hay's career is the acknowledgment that in Elihu Roc could a worthy successor be found portfolio of State.

THE LIFE INSURANCE MACHINE

I.

THE MECHANISM BY WHICH THE BIGGEST TREASURE IN THE WORLD IS GATHERED INTO THE HANDS OF A FEW MEN WITHOUT RESPONSIBILITY TO ITS OWNERS—HOW IT WAS INVENTED, APPLIED AND DEVELOPED—THE MOST FERTILE CONFUSION OF IDEAS IN FINANCIAL HISTORY—A LOOK BEYOND INCIDENTAL SCANDALS TO THE MACHINERY AND THE CONDITIONS THAT MADE THEM INEVITABLE AND THAT MADE INEVITABLE THE DEBAUCHERY OF THE FINANCIAL WORLD

BY

"Q. P."

THE life insurance exposures have caused the fall, beyond all hope of rising again, of many men who had held high places in the public confidence. Great reputations have turned black and become merely great notorieties. But it is not this tragic fall of the great that is the most important fact brought to mind by these exposures. Blasted reputations are mere incidents in a much larger story.

Besides the fallen reputations, these exposures have revealed other sad things. They have shown that the standard of honesty is so low in the most conspicuous financial circles that the common moral sense of the community has been horrified. Men, as officers and directors of insurance companies, have bought stocks and bonds from themselves, as brokers and bankers, and sold them to themselves—for individual profit; and directors and officers have used the insurance companies' money in speculative ways—for individual profit. Worse yet, some of them have boldly tried to defend such conduct. They have succeeded in showing that such conduct is usual in these conspicuous financial circles. But even this low code of morals is not the most important fact; for it is only a necessary corollary of a deep-lying condition; and even these revelations are mere incidents in a much larger story.

Again, it has been made plain, by eminent confession, that directors in insurance companies, whose names were supposed to be a guarantee of sound management, regarded themselves as mere dummies; and that they valued these places because of the friendly proximity to large sums of money that could be used for various profitable ventures. It has come out that the real power in such corporations rests not with the directors but only with the executive officers—in other words, that these great names in these directories were only a farce or—a cloak. But not even this is the main fact. For this, too, is only a necessary incident in a much larger story.

Again, these disclosures have shown that high finance has kept a close connection with low politics. The insurance companies have paid large campaign contributions—as everybody knew—but this fact takes on a little different hue, for all that, under the glaring light of confession. As everybody knew, too, these companies maintain legislative agents whose expenditures are not reported. This also was well known before, but it, also, has a deeper meaning when it is dragged out into the clear daylight of confession. It is perfectly clear, too, that the Insurance Commissioners of New York have for many years fallen short of their duty—so far short that there is not a shred of public confidence left in the office. So, too, in some other states. But neither are these political evils the main matter now. They, likewise, are mere incidents in a much larger story.

We are likely to fix our minds on these moral crimes and irregularities to the exclusion of the cause of them all. It is a serious thing that insurance money has been misused, that respected men have fallen into disgrace and distrust, that public life has been corrupted, in a word, that a lack of moral fibre and of the sense of trusteeship has been revealed in the world of high finance—that high finance is rotten.

But the larger question is: *Why has this rottenness centred about great insurance companies? What is there in the organization or the conduct of life insurance that has utterly demoralized the financial world?*

It is this question that I shall try to answer in these articles.

What is the essential unsoundness of the situation? And what is the remedy for that?

ESSENTIAL UNSOUNDNESS OF METHOD

Mississippi bubbles, South Sea bubbles and all other schemes of all other adventurous financiers become insignificant in comparison with the peculiar and simple device whereby an unceasing stream of money has come into these big insurance companies, *for the use of a part of which the managers of the companies are not responsible to anybody.* A mere handful of men have control of a practically inexhaustible flow of money, not their own, coming in, coming in, coming in to them, year after year, in constantly increasing volume. A large part of it is not needed for the conduct of the business. Yet they are not obliged to return it. If it is not theirs, the use of it is theirs.

And though they use it for their own enrichment, for financial jugglery, for industrial and political debauchery, they run no practical risk of bankrupting these great companies so long as the device of modern insurance works. So long as this works, they can go on, getting money in, getting money in, with a constantly increasing margin above the companies' needs. Although they pay out to policy holders all that they specifically agree to pay, and although they "divert" many millions, in mismanagement, in waste, in criminally large salaries and in other ways, the stream comes in without slack.

All other treasure supplies that the world ever heard of at sometime became exhausted. It will not be so with this, if the simple device by which it is perpetually renewed continues to be acceptable to the public, as it has been for a long generation.

First, then, it is the story of this constantly renewing flow of treasure that I propose to tell; and the orderly course of this narrative will lead us to an easy understanding of all these events that now shame American character. For they have all come from giving the use of money to men without exacting accountability or responsibility.

It is only fair and just to remember that in this story we are not dealing with common bandits or thieves. In the depressing revelations of this insurance investigation, direct violations of law have been laid bare. But many more violations of moral law have been exposed; yes, on almost every page—for the whole thing is a mire of moral rottenness. But in violations of the moral law the community, too, is a party. Other men put into the positions that these confessed evil-doers have grown up in would grow up in the same way. It is the underlying system that is more instructive than individual sins.

Nor can one justly cry out against the workers of the system, or with effect, so long as the public prefers to be an easy victim of it. It has thriven only by public favor.

ORGANIZED WEAKNESS OF CHARACTER

In explaining this perpetual motion—the inflow of money to these companies over and above the sums that they need or have been held responsible for—we shall have to study the psychology of the "average" man. For the whole trick is a psychological one. It depends wholly on two common, and almost universal, weaknesses in the American character:

1. The inability of the average man to save money by his own volition. He requires a help to save. He invites help. He depends on help. He must be reminded, prodded, bound. He puts himself under contract to save.

2. The inability of the average man to invest his savings.

Given, in the first place, hundreds of thousands of men who are earning money but who cannot themselves save it, men of benevolent disposition toward their families, and therefore eager to save and even willing to pay a high price to someone who will force them to save (*it is this high price to be forced to save that makes up the irresponsible millions of dollars with which the insurance companies have been playing ducks and drakes—here's the trick in a nut-shell; do you see it?*)—given, in the next place, a most ingenious mechanism by which such men can be induced to pay to be forced to save—if, then, you confuse their ideas about saving and about insurance so as to make it appear that a man can put away a dollar

for his old age and at the same time be sure to leave that same dollar to his children—then the trick's done, and you have the most wonderful piece of financial mechanism that has ever been built since the world began. That is the modern big insurance company with its "endowment" policies and deferred dividends.

Yet it is not a fraud exactly. It does what it contracts to do. But it gets money that it is not held responsible for by a confusion of ideas and by—our innate love of speculation. But surely it is a most marvelous piece of mechanism, adjusted with the precision of genius to the worst weaknesses of prosperous American character.

I propose to tell in plain words, without a technical phrase, how it came about that the big insurance companies became such pieces of money-getting mechanism—getting, in addition to insurance money, other money that they have had free use of.

If you think that you have no confusion of ideas on the subject, read over your twenty-year endowment policy and calculate precisely what you are paying for, and then see if you understand precisely what you will get for your money. Go further. Call in your insurance agent and see if he can explain to you precisely what you are paying for and precisely what you will get.

WHAT STRAIGHT INSURANCE IS

First let us get a perfectly clear notion of what life insurance is—pure life insurance, disentangled from other things.

Pure life insurance is a very simple thing. It is like fire insurance. A man pays fixed sums at regular periods till he dies and then his heirs receive a lump sum agreed upon. The insured man never receives anything, and his heirs receive nothing till he dies. Such a company has no risk. For it can calculate the sums that it has to pay for deaths with absolute exactness; and, if it fixes its rates of insurance high enough to meet these payments and to pay the expenses of management, the process of its business is the most exact in the world. The death returns in civilized communities have been scientifically tabulated for almost two centuries, and the results as computed by actuaries are of mathematical exactitude. The average length of human life is a fact almost as mathematical and definite as the movements of the tides or the planets.

After the age of twenty-one, for example, the "average" man will live forty-one years. As his age increases his "expectation" of life diminishes, but not with equal rapidity. At thirty the "average" man will live thirty-five years. At forty he will live twenty-eight years. At fifty he will live twenty-one years; at sixty, fourteen years, and at seventy he has an "average assurance" of living eight and one-half years longer.

The same figures are used by all the large companies, although the rates charged the policy holders vary greatly according to the methods of the companies, the forms of policies and the additional charges for the expenses of management.

Life insurance is thus neither a speculation nor a gamble. It is not liable to loss by extensive conflagrations, as fire insurance; or by unusually severe storms, as maritime insurance. And an insured man has only the risk of bad management—except the chance which he takes that his life may be longer than the average and that his payments with compound interest will therefore be greater than the amount that his beneficiaries receive. In the majority of cases this is certain to occur. An "average" man's payments compounded will amount to more than his beneficiaries receive and will not equal savings-bank returns. This is necessarily so because it is only by the excess in the payments of the longer-lived policy holders that the policies of the short-lived can be paid.

The idea of straight life insurance, then, is a very simple idea.

AN EXAMPLE OF STRAIGHT INSURANCE

Life insurance had the same beginning as fire insurance. Both took shape in the seventeenth century, and neither made its start in corporate form, but as voluntary and dissoluble associations. The assessment plan of modern benevolent and fraternal orders approaches more in nature to the original machinery of life insurance than do the common forms now most in use. One interesting example of this old method is the Presbyterian Ministers' Fund, which commenced business in Philadelphia in 1759. The Presbyterian Ministers' Fund antedates by eighty-four years the Mutual Life of New

York, the oldest of the modern American companies. It continues doing business, confining its risks now, as at its start, to the class of insured which its name implies; and it is significant of the older practices and standards that the Presbyterian Ministers' Fund sells life insurance at the lowest cost and has the smallest ratio of expenses to payments to policy holders of all existing life insurance companies. It is the only life insurance company in the United States whose dividends exceed its death claims, and it is the only one whose net interest receipts applied to the policy holders' benefit give a larger return than savings bank interest.

As showing the possibilities of carefully managed life insurance in the United States, it is valuable to compare the last year's report of the Presbyterian Ministers' Fund with the results of the official annual statements of the Mutual Life of New York, the New York Life, and the Equitable Assurance Society of New York.

The Presbyterian Ministers' Fund has in existence 6,277 policies. Last year it issued 997 policies. Its total expenses of management were $32,716. On this basis it cost for all expenses except taxes five dollars for each policy in force, or about thirty-five dollars for each policy issued.

Take for purposes of comparison the New York Life, which has a greater amount of insurance than any other company, the number of policies being 924,712. The actual expenses of management last year (not including taxes) were $18,328,476, or $20 for each policy as compared with the Presbyterian Ministers' cost of $5. The number of new policies issued was 187,164, making an expense ratio computed on this basis of almost $100. For the Mutual Life of New York, the cost of management computed on policies in force was $25, or on policies issued $150. The figures for the Equitable are in their comparison of expenses to policies almost the same as the New York Life's.

In comparison of dividends paid to policy holders and the ratio of payments to policy holders to the expenses of management, the results are equally demonstrative of the possibility of conducting a life insurance company without extravagance and of having the policy holders really receive the benefits. The experience of this venerable company is conclusive proof that it is possible to make life insurance give at least as profitable returns as a savings bank investment, that a small company can profitably do business, and that the actual expenses of the management of the large companies could be reduced enormously without impairing efficiency.

The weakness of the system of assessment insurance, which has caused its very general abandonment except among fraternal societies, is that a constant stream of young men must come in or the old men will have to pay prohibitory rates. The Presbyterian Ministers' Fund has survived because young ministers do constantly come in.

HOW THE BIG COMPANIES BEGAN

The first life insurance companies were mutual. Of those now doing business the oldest is the Mutual of New York, which dates from 1843. Soon after that many others were organized.

The charters of these insurance companies state purposes and promises which have been far departed from in their recent practices. These documents, as valid now as when they were enacted, and as binding now upon the companies and their management as they were half a century ago, throw an illuminating light on the wide departures from their original principles and the criminal deviations from their charter limitations which the recent testimony of their own officials discloses. The original charter of the Mutual Life of New York, passed by the Legislature of New York, on April 12, 1842, provides that every five years the officers

> "shall cause a balance to be struck of the affairs of the Company and shall credit each member with an equitable share of the profits of the said Company. And in case of the death of the party whose life is insured, the amounts standing to his credit at the last preceding striking of balance as aforesaid shall be paid over to the person entitled to receive the same; and the proportion which shall be found to belong to him at the next striking of the balance shall be paid when the same shall be ascertained and declared."

This charter provision would of itself prohibit all deferred dividends for a longer period than five years, all "semi-tontine" policies extending beyond the life of the average policy holder, and all accumulations of so-called surplus without any legal liability for their prompt payment and distribution

to the policy holders, who are their sole real owners.

There are other sections of the charters of these companies regulating investments that have been violated. But this is another story. The main matter now is to fix in our minds simply the nature of pure insurance, illustrated by the way these companies began business.

For the first twenty years the insurance companies did as the law and their charters said. They sold life insurance, that is, they collected such sums as their actuaries had determined were just and safe according to the data then at hand, and they returned to their policy holders the excess over the payments of death losses, the expenses of management, and the reserves necessary to meet the losses by death, as they should increasingly occur. There was no fund with which speculation was possible without peril.

It was soon seen that the death rate of people who insure their lives is less than the "average" rate given in the tables. Not only are people who take out insurance as a class more sober, more careful and more industrious than the community as a whole, but the medical examination weeded out the sickly and feeble, and more than all else the general rule that a man who saves keeps in better health than a man who squanders worked to the advantage of the policy holder. There arose, then, a general sentiment in several of the companies that, instead of collecting an excess payment and returning it to the policy holder in the form of dividends, the payment should be reduced to correspond more exactly with the cost.

Some companies would have undoubtedly done this, and life insurance might have continued on as stable and as honest a basis as savings banks, had it not been for the panic of 1857, followed by the Civil War. The war had the same demoralizing effect on the life insurance companies as on the fire insurance companies, banks, and other corporations which did business with the South and had fixed obligations and amounts receivable. The savings banks were not equally demoralized, because their depositors were local and their contracts were not long-timed, as the life insurance policies were. The severance of relations with the Southern policy holders and the rapid fluctuations of values of all kinds, both in the money in which the premiums were paid and the loans and assets (according as they were payable in gold or greenbacks), destroyed the certainty of the dividends, which otherwise would have been so definitely computable that the payments of policy holders could have safely been reduced and the policy holders would have received the full advantage of their thrift, their good habits, and their providence.

THE CONFUSION AND THE CONFUSER

At this psychological moment, Henry B. Hyde entered the life insurance field. A country boy born in Greene County, at the foothills of the Catskills, he came to New York and went to work as a clerk in the office of the Mutual Life Insurance Company. He was so ambitious that his fellow clerks regarded him as visionary. The conservative ways of the Mutual Life of those days fretted him. Its assets were not large and its business was not great. The total amount of its policies did not equal the last year's new business, and all its assets were not equivalent to the last year's receipts from policy holders. Its form of policy was simple. It contained nothing for an agent to grow eloquent about or for the public to be generally attracted by. A man who took this old policy had to pay in so much a year or forfeit all that he had paid, and there was no possibility of his getting anything back until he died. The dividends which were earned were usually credited on the next payments due. Thus life insurance, in its simple form, was a steady out-go of payments which might continue for many years and with no benefit except the feeling of protection it brought to the insured family and its one payment to them after the policy holder's death.

Mr. Henry B. Hyde was a student both of life insurance as it was practised by the Mutual, and of the history of the old English, French and Italian companies, and of the wild speculation in lives in the later part of the seventeenth and the early part of the eighteenth centuries. Those were times when men would put all they had in a "tontine" policy, and when poison and other forms of assassination were not in uncommon use to make the interest of the survivors more valuable.

Now came the great Confusion and the great Confuser. We have seen that up to this time life insurance in the United States—

such as I have described—was a simple, straight thing; and relatively it was a small business. It was simply the humdrum business of paying men's heirs an agreed sum at the death of the insured, in return for what the insured had paid during his life, and it was all computed with exactness; it was intelligible. And the companies had no great surplus sums which tempted to speculation. They could have none so long as they complied with the laws then in force. The conduct of insurance companies was very like the conduct of savings banks.

Now what was the other idea with which the idea of straight insurance became hopelessly confused?

It was the idea of endowment insurance, which is a form of savings. This also is a clear idea when taken by itself.

MIXED UP WITH THE ENDOWMENT IDEA

The first insurance placed on lives was not against death but against the helplessness of old age. It was strictly "tontine" insurance, so called after Lorenzo Tonti, a seventeenth century Italian. Under this plan a number of merchants made equal deposits into a common fund. Each lost his share in this fund at his death, and the amount of the original deposits with their interest accumulations went to the survivor or survivors, guarding them against want and poverty in their old age. This was on the theory that a man cared nothing for property after his death, but that he was anxious to be safeguarded against incapacity or infirmity. This was not life insurance. *It was directly opposed to life insurance.*

It is a proof of the great difference in national characteristics that the original "tontine" insurance had a great vogue in the seventeenth and eighteenth centuries in Italy, Germany and France, but never was popular with Anglo-Saxon people. It was tried in England, the Government going so far as to adopt it as a means of raising loans, but the results were not satisfactory to the public and the experiment was discontinued.

The feeling against this form of insurance has been so strong in both England and the United States that few if any pure "tontine" policies are now issued. A pure "tontine" policy makes its holder a beneficiary of the death of every other member in his class; and he can benefit only by their deaths and in no other way. In life insurance, on the contrary, every policy holder of the same class benefits by the long life of his fellow policy holders; and it is to the interest of every one concerned that the policy holder should live long. In the "tontine" plan, it is to the financial benefit of almost everyone concerned that everyone else should speedily die.

The modern "endowment" policy is a modified form of this old "tontine." It does not present the same proposition in its nakedness, but it does make it to the interest of both the insurance company and the other policy holders that the owner of that "endowment" policy should die before it matures. All policies of this class, whether called "semi-tontine" or "endowment" or "deferred dividend," or by whatever name, contain the same taint of the old "tontine" policy; it is for the interest of these survivors that the policy holder should die, not that he should live to an old age.

Let us get these contrasted ideas clear. Life insurance is a protection against early death; endowment is a protection against want in old age. One guarantees that a man's estate will equal his savings for the number of years of "average" life. The other guarantees that in his old age he will have not only his own savings but the savings of other men who have died early. The two cannot be combined in one policy without tending each to neutralize the benefits of the other. Thus combined they are flatly contradictory, for no man can benefit from both. He must lose his life insurance payments to get his endowment; and he forfeits his endowment by dying, in which sole event his life insurance is payable.

COMBINING TWO OPPOSING IDEAS

The invention of an insurance policy which should plausibly contain this paradox, and the device of postponing the refunding of excess charges until a period beyond the life of the "average" policy holder—these are the means by which the enrichment of the insiders of a life insurance company was made possible without bringing about the legal insolvency which would follow the similar "diversion" of the funds of a savings bank or of a fire insurance company. By combining the principles of fire insurance, of a savings bank and of the old "tontine," the income and the assets of modern life insurance companies are

increased without a corresponding increase of either legal or actual liability.

To establish this perversion of its original purpose, the life insurance laws have been corruptly amended, the life insurance companies have been inevitably forced into corrupt political connections, and the funds of the policy holders have been laid open to private blackmail and political assessment. Always vulnerable, as is any other scheme of deception, this process of getting from the policy holders double payments for what they receive grew naturally into the system of the policy holders' trustees regarding themselves as the owners of the surplus payments and of using these payments, first for their own enrichment and then for the protection of the methods by which that enrichment was accomplished.

This system—this apparent and plausible combination of conflicting plans—was the invention of Mr. Hyde; and he came into activity, as we have seen, just at the time when it could best be established because of the financial disturbance of that period.

Combined with the practical, hard horse sense, which every country boy has knocked into him, he had a great imagination. He told one of his fellow clerks in the Mutual one day that he would found a life insurance company that should have $100,000,000 assets before his death. He was laughed at. He got up a scheme for making life insurance more attractive and submitted it to the officials of the Mutual Life, who reprimanded him and told him to pay closer attention to his clerical work and not to waste time and thought on chimeras.

His plan, rejected by the Mutual Life then, has developed into what constitutes more than four-fifths of the life insurance in force to-day. He saw that as a business proposition there was little to attract the speculative American mind in a contract which contained no possibility of any money except on penalty of death. He believed that he could concoct a proposition which should be more attractive to the American mind and temperament than a bald agreement under which the man who paid would have to die to win.

There had been annuities and separate endowment policies sold for many a year. That was nothing new. The old English companies sold annuities before straight life insurance was invented, and pure endowment was little different from the old "tontine," as we have seen.

It occurred to Mr. Hyde that, instead of proposing to the insured a simple life insurance contract, he should offer a policy under which, whether the insured lived or died, he was certain to get the face of the policy at a specified time. To make this still more attractive, he proposed to combine with it the accumulation features of the present "deferred dividend" policy and to add some of the speculative allurements of the old "tontine" to the certainty of the then life insurance policy.

In a word, he had in him the making of a successful American and he knew the American mind. He knew what would sell. He knew the American man's fondness for his family, his attachment to his wife and children, his care that want should not come to them; and he knew also the other side of the American nature, which combined speculation with thrift—the looking for a certainty of something, with a gambling chance (at someone else's expense) of something more. Up to this time life insurance had been a humdrum affair with as little excitement and with as little speculative risk as a savings bank. To give life insurance its proper future it must be made attractive and adapted to the American temperament. He had the same intuitive knowledge of the American willingness to pay to be fooled that P. T. Barnum had, and he was as honest and sincere as Barnum.

His plan was devised with no intention of defrauding anybody, but in the conviction that it was only by branching out on new lines and by making life insurance something radically different from what it had been that his ambition could be realized and that he could become the founder and head of an insurance corporation beside which existing life insurance companies would be pigmies.

MR. HYDE'S BEGINNING OF MODERN INSURANCE

With this purpose in view and firmly believing in its accomplishment, Mr. Hyde set to work to organize a company of his own. His personal resources were small. His savings were only a few thousand dollars. He turned to his church associates to aid him. He had been a regular and devoted attendant at a Presbyterian Sunday School and through

his religious acquaintances he came to know the Alexanders, an old Princeton family, well-to-do, scholarly, and of standing in the community. He induced one of them to head the list of the incorporators and to take the presidency of the company. Of the fifty-two directors and incorporators, Mr. Hyde's name appears eighth from the end. Thus the Equitable started under good Presbyterian auspices.

As an attraction to the public which the mutual companies could not offer, Mr. Hyde devised that the Equitable should be a stock company, with a hundred thousand dollars paid in by the stockholders to guarantee the policy holders that their contracts would be carried out. There was no such guarantee fund in the mutual companies then existing, and a hundred thousand dollars was then a great sum of money. It gave the canvassing agents of the Equitable something to talk about which the agents of the other companies did not have.

That was the way the Equitable came to be a stock company. Mr. Hyde was not the majority stockholder, nor the largest stockholder, nor anything except one of the small stockholders and the vice-president who did the hard work; and perhaps the hardest work of all was the getting together the incorporators and inducing them to put up the hundred thousand dollars. It took him several years to do this, and it was 1859 before he succeeded in raising all the money and securing from the Legislature a charter.

That was his beginning at a most opportune time. The Civil War came with its incitements to speculation, and its opportunities, and also its temptations. The wonderful story of speculation, opportunity, and temptation, as it was worked out by Mr. Hyde, I shall tell next month.

It is enough now to say that the Confusion of Ideas had been made. We are just beginning to understand the inevitable and colossal results.

HOW A BOND SYNDICATE WORKS

BOND "syndicates" have been many times mentioned in the insurance exposures. They are a perfectly legitimate mechanism for the distribution of newly issued stocks or bonds to the public. A group of individuals purchase bonds, generally directly from the company or city or county that issues them, which it hopes to sell again at a profit within a short time. There is nothing illegal, clandestine or irregular in such an organization. Hundreds of such syndicates are formed every year, do their work, and disband.

A successful syndicate is not usually asked to put up any great amount of cash. It merely lends credit. For instance, suppose that J. P. Morgan & Company have bought from the New York Central an issue of new bonds, and a "syndicate" subscribes for $3,000,000 of these bonds at, say, $96 per $100 par of the bonds. The syndicate does not put up the cash. It merely lends its credit. It says: "We assume the responsibility for this amount of bonds. If they are sold at a profit before a certain date we are to take the profit. If they are not sold we will take the bonds and pay cash for them at that price." The syndicate then proceeds to find a market for the bonds at a price better than 96.

The wrong-doing alleged against the insurance syndicates is a specific charge that these syndicates were formed of men who had positions as directors of the insurance companies, and that these men, as directors of such companies, caused such companies to purchase bonds which these men, as members of the syndicates, had themselves bought at cheaper prices to sell again at a profit.

The "insurance syndicates" were not wrong, except as their members used their position to make the insurance company buy bonds in which these directors were interested as members of the syndicate. This evil has been fairly demonstrated to have existed in all the companies so far investigated.

In nearly all cases the insurance companies show good profits on the bonds so bought; but this proves only that the "insurance syndicates" went into good "deals," and does not touch the ethics of the case at all.

OPENING KOREA BY RAIL

THE BEGINNING OF JAPANESE CONTROL SHOWN BY BUILDING A LINK IN WHAT WILL NOW BECOME A CONTINUOUS RAIL ROUTE TO EUROPE—THE DIFFICULTIES OF RAILROAD BUILDING THROUGH A LAND OF GRAVES

BY

HOMER B. HULBERT

EDITOR OF THE "KOREA REVIEW"

THE rapidly approaching completion of a trunk railroad through the Korean peninsula has an important bearing upon the whole future development of the Far East in which the United States is deeply interested. The road may not affect the direct trade between America and Korea, but it is sure to give such an enormous impetus to Japanese industries that our trade with Japan will feel it strongly. It certainly opens a vast field for enterprise before the Japanese, for their restless energy, combined with the apathy of the Koreans, is sure to result in Japanese exploitation of Korean resources. People who are acquainted with the Koreans, and have marked the stubbornness with which they have resisted every attempt to better their condition, are ready to confess that, sentimental considerations aside, this is what they deserve. Under a proper form of government and enlightened laws the Koreans could develop into a thrifty and successful people, but there seems to be such a complete lack of leadership among them that development through their own initiative could not be hoped for.

The railroad will eventually form the terminal section of the through route from the coast to Europe via Siberia. That part of the road between Fusan, at the southeastern point of the peninsula, and Seoul, the capital, is now running. The section between Seoul and the northern metropolis, Pyengyang, is almost ready to begin operation; and between Pyengyang and the Yalu River there are only short stretches here and there that have not been completed. Some of the bridgework and heavy masonry have still to be finished, but the completion of the entire line from Fusan to the Yalu is certain. Unless unexpected events happen, Japan will control the Manchurian Railway for years, and undoubtedly the Korean line will be extended to connect with it. The Yalu River is no proper terminal. Stopping there would be like building a road from the Mississippi to Salt Lake and not beyond.

Fusan being, therefore, the southerly terminus of the through route to Europe, it will doubtless become a point of call for the boats of the great trans-Pacific steamship lines. It lies only a few miles out of their present course, and as soon as things have settled down, Fusan will inevitably become one of the great trade centres of the Far East, for an era of constructive work which will mean the industrial rehabilitation of the Korean people, will soon begin. To those who are personally interested in the Koreans and their national life, the impairment of their independence and the break-up of a civilization that has had an uninterrupted history of almost four thousand years bring poignant regrets, but since the Koreans were not ready to provide new bottles for the new wine of progress and enlightenment, someone else had to supply them.

As long ago as 1894 the plan for a Seoul-Fusan railway was broached by the Japanese, who were then in control at Seoul. They easily secured a concession from the Korean Government and carried out some preliminary surveys, but the untoward events of 1895, involving the assassination of the Queen and the flight of the King to the Russian Legation, put a stop to all immediate plans. In 1896 an American syndicate, with Mr. J. R. Morse at its head, obtained a concession for a railroad between Seoul and the port of Chemulpo, twenty-six miles distant. This had been included in the grant to the Japanese, and the fact that the syndicate turned the road over to the Japanese before it was completed has given rise to the surmise that a transfer was anticipated before the work was begun. At all events,

the Japanese came into possession in 1899. Preliminary surveys for the longer line and the examination into the products, the population and the industries of southern Korea, took three years. It was not until the summer of 1901 that the work of construction of the Seoul-Fusan line was begun.

Thus it was to American energy and enterprise that railroad building in Korea owed its origin. The contract for the construction of the Seoul-Chemulpo line was given to the American Oriental Construction Company. But it is a different matter to build a railroad in Korea from building one in America. In Korea there are all sorts of unexpected annoyances and hindrances. The Government promised to give the land through which the road should run, but this did not mean that the Government would buy the land. It simply told the people to move out. I do not mean that none of the owners received anything, but when money has once been paid out of an Oriental treasury into the hands of the go-betweens for creditors, the best that can be said is that some of it gets to them. The process is like the distribution of government famine-relief funds in China. Some of the land, however, across which the road was to run near Chemulpo, belonged to a Japanese subject. It was a small field of perhaps a quarter of an acre and was worth in open market $150. He asked $13,000 for it. The Japanese authorities were appealed to, but they shrugged their shoulders and said that they had no way to compel the man to sell. The result was that the route was slightly changed, and the Japanese was probably content with his $150. But at this point comes the moral. The Japanese have decided upon the route of the Seoul-Wonsan Railway, too, and it happens to run across the property of some Americans on the river bank near Seoul where there is no way to get around them. The Americans asked a stiff price, but not an exorbitant one. The American authorities were appealed to and they gave the reply made by the Japanese to the Chemulpo appeal. The argument was found to cut two ways.

One of the great difficulties the American builders found here, as in China, was in the removal of graves. The Koreans do not bury their dead in cemeteries but go on the hills anywhere and make a grave. Except among the very lowest classes, the are well looked after for a century before they are obliterated. This mea a large part of the uncultivated land densely populated country is used fo ture. In the twenty-six miles betwee and Chemulpo more than 2,000 gra to be removed. The company pai $1 to $3 in American gold to help the expense of removing each grave

Near Chemulpo there is a hill Dragon Peak. The people believe t back of the subterranean dragon tradition comes so near the surface point that the grass will not grow hill. When they learned that a de was to be made through the dragon the whole neighborhood was worl to fever heat. They submitted but every day that the cut was bein a great crowd of people assembl watched to see the destruction of t workmen. In this hill the men cut a huge stone sarcophagus that lay fa the surface. It was so old that it co no remnants of bones, as is the case graves that are more than 600 ye

Most of the unskilled labor was pe by Koreans—great, stalwart, good-n happy-go-lucky fellows who get m out of hard work than any other people. They are always laughing a ing. They are careless beggars, too. big cut through the hills about h between Seoul and Chemulpo one c put a stick of dynamite in the blasti and then, instead of finding out the rod for ramming it home, tried to down with a steel drill. After the had cleared away they found hin distance away with one hand and gone. Two of his companions ha blown to pieces. In a week or two out of the hospital and at work agai

The greatest difficulty was in the bri the Han River. This is not a very for stream at ordinary times, but eve there is a season when it sometim five inches in a single night. I ha seen it rain nine inches in a day. times the river rises in a mighty The bridge which carries the road ac stream came from the United Sta consists of ten spans of 203 feet eac whole Seoul-Chemulpo road was co

in 1899, two years before the beginning of the work on the longer and more important Fusan line.

It was estimated that the Fusan line would cost about $12,500,000. This was to be raised partly by the sale of shares, partly by loans and partly by government aid. The work was successfully begun by the Japanese and was carried on with more or less energy till the opening of 1904, when the outbreak of the war made the rapid completion of the road a matter of prime importance to the Japanese military authorities. For this reason a grant of $5,000,000 was made, and the work was pushed with feverish energy. I doubt whether railroad construction has ever been carried on more rapidly or with more indomitable pluck. At least three formidable mountain ranges had to be surmounted; many rivers had to be bridged with special reference to summer floods; bitter popular opposition had to be overcome; and long detours had to be made to avoid the desecration of royal tombs. The people clamored for payment for their land. The Government was not able to find the money, and the Japanese, being engaged in a great war, had neither the ability nor the will to use gentle measures; so hostility was aroused among the common people along the line of the road. This was intensified by the unnecessary harshness with which the Japanese common workmen treated the Korean coolies.

This is a story that will never be adequately told. We get only glimpses of it here and there when some unusually shocking piece of brutality is perpetrated and gets into the native papers. It was illustrated very clearly one day in 1902 when a bishop of the Methodist Episcopal Church of the United States was traveling with two missionaries in the country. They crossed the railroad embankment and walked a few rods along the top. There was no prohibitory sign to show that this was forbidden, but some of the Japanese coolies came at them and attacked them with apparent intent to kill. Before the Americans succeeded in getting away two of them were severely handled. The railway company paid an indemnity for this; but if peaceful American citizens were subject to such treatment ordinary Koreans would fare rather badly. The fact is that while Japan has made great advances in many directions, the lower orders of her people are still below the ordinary Korean in genuine civilization.

A VERY OLD STONE ARCH BRIDGE IN TAIKU, ONE OF THE LARGEST TOWNS IN KOREA. THE TOWN IS TWO THOUSAND YEARS OLD

The total length of the Seoul-Fusan line is 276 miles, with an average stretch of five and a half miles between stations. The roadbed is very well made, and much of it is ballasted. A speed of fifty miles an hour is easily possible among the mountains. The Japanese have sacrificed neither efficiency nor durability to mere rapidity of construction, as the Russians did in building the Trans-Siberian, which I traversed two years ago, on which an occasional speed of twenty-five miles an hour on a straight track nearly whipped off the rails.

A TRAIN ON THE SEOUL-FUSAN RAILROAD LEAVING THE COAST FOR SEOUL

This road has just been opened to general traffic. As soon as operation began I bought a ticket from Seoul for the southern port of Fusan, mindful of the many times I had gone by boat around the southern coast of the peninsula, beset by fogs, treacherous currents and bewildering tide rips. The satisfaction of knowing that I would never again be compelled to anchor for eighteen or twenty hours among the dreary islands of the archipelago until the fog should lift, or work up to some rocky islet by the echo of the ship's whistle in order to discover what islet it was, made the first trip keenly interesting.

For the first few months only second and third class cars were put on. These were attached to slow freight trains. Now, however, regular express trains are running over the route in thirteen hours, or an average of something better than twenty miles an hour. In time this will be reduced to ten hours.

For the first five or six miles the road follows the line of the Seoul-Chemulpo Railway, across the Han River by the big bridge. But soon branching away to the south, it traverses a fertile valley around the foot of old Kwan-ak-san, a rugged mountain cluster on the slopes of which are some fourteen decadent Buddhist monasteries. Near the summit some of the American residents of Seoul have constructed cozy little summer houses, from the verandas of which they can see, to the west, the island-dotted waters of the Yellow Sea and to the

A KOREAN GRAVEYARD THROUGH WHICH THE RAILROAD WAS RUN

there. The old walled town has stood for some 2,000 years, and is surrounded with relics of immense antiquity. Fifteen centuries ago there flourished in this region civilization of a high degree. Go a few miles to the east and you will find a town in which hangs a bell, cast in the sixth century, which is still rung. It is one of the largest bells in the world, equaling in dimensions though probably not in weight, the great bell in Moscow. This bell alone argues a high degree of civilization, in view of the various technical arts required for the digging and smelting of the metal, the making of the mold and the successful casting of the bell.

The last third of the road presents the most formidable engineering difficulty of all—the great tunnel through the mountains twenty-five miles from Taiku. It is 4,000 feet long. A few miles further on is the Naktong River again, the boat traffic o which, though still active, is being rapidly destroyed by the railroad. The road runs along this and then out upon the Bay of Fusan, one of the finest harbors in the world. It is ten miles long and four broad and has ample room for all shipping that will ever wish to find anchorage there. The road runs around the bay to its southern end, where the town of Fusan lies in the hollow of the hills. Fusan is now one of the busiest places in the Far East, and is still undergoing a wonderful transformation. The hills come almost straight down into the water, and the lack of room has made it necessary to drag the hills down to give a foothold for commerce. Many acres have been reclaimed from the sea. At the face of the wide *bund*, the depth of the water is thirty-five feet. The enterprise of the Japanese here has

THE CEREMONIES CELEBRATING THE OPENING OF THE SEOUL-FUSAN RAILROAD

KOREANS EXECUTED BY JAPANESE FOR TAMPERING WITH THE RAILROAD NEAR SEOUL

The road was built across the land belonging to these Koreans, and because the builders had not paid for the land the Koreans tore up the rails at night

resulted in the erection of a handsome commercial museum in which it is proposed to exhibit all the industrial and commercial products of Korea as an object lesson.

The Koreans were amazed at the speed with which the road was built. One, from the interior, taking his first peep at the outside world, stood watching with amazement the building of an embankment. He could hardly believe that every hill was to be cut through and every depression filled in all the way to Seoul.

THE ENTRANCE TO ONE OF THE MANY TUNNELS JUST BEFORE COMPLETION

"Say, friend," he said to one of the foremen of the work, "how long will it take to finish this thing all the way to the capital?"

The foreman, who was in a hurry, glanced at his watch and said, "Oh, it will take a long time yet," and then hurried away.

The countryman was half angry, for he thought the foreman was trying to fool him into believing that the work could be finished before night. He muttered to himself:

"I know what it is to build paddy-field dikes, and I'll bet my hat strings that it will take fifteen years to put this through."

He boarded a coastwise steamer an rolled around the coast to Chemulpo. he took the train for Seoul. As he the capital he saw a high embankment made, and he asked what it was.

"Why, that is the Seoul-Fusan R line."

"Eh?"

"The Seoul-Fusan Railway."

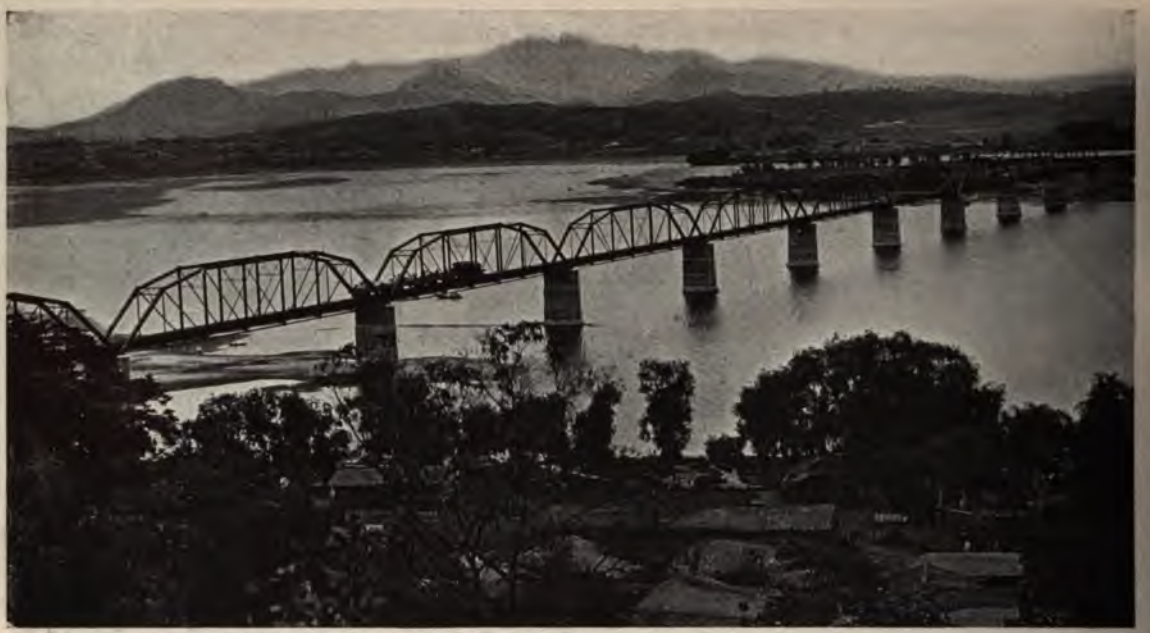
The countryman stared at the ma dazed way for a full minute, and then came up from the depths of his anat deep and fervid "*Ai-go*," which means than can be explained in mere words.

"What's the matter?" said the traveler.

The countryman put his hand on the sleeve and said in a hoarse whisper:

"I left Fusan only two days ago an were only just beginning this road, an I get here and find they are finishi A thousand *li* in two days! *Ai-go!*"

.Y SWITCH-BACK BY WHICH A PASS WAS CROSSED BEFORE THE TUNN



AN AMERICAN RAILROAD BRIDGE ACROSS THE HAN RIVER, KOREA

The Han River is ordinarily a quiet stream, but the heavy July rains turn it into a mighty flood. The problems of bridging it are therefore serious. This structure consists of ten 203-foot spans

A PART OF THE HARBOR AND TOWN OF FUSAN, KOREA

The southern terminal of the line, and a port of great possibilities. It was formerly reached from Chemulpo by boat around the southern end of the peninsula—a long, dangerous, tiresome trip

nental Divide fifty-five surveys were made, and from four to seven alternative lines were not uncommon on other difficult sections. The engineers were kept in the field even in midwinter. Clinging to cliffs where a single misstep meant death, suspended by ropes over the sheer walls of cañons, creeping along foot-logs hung over mountain torrents, fighting the winds and a temperature far below zero among peaks, many of them higher than Switzerland's Jungfrau, "snow-shoeing it" across "passes" far above timber line whence in the summer what snow melts at all flows part to the Pacific Ocean and part to the Gulf of Mexico—the engineers carried their instruments and surveyed mile after mile of line.

On December 31, 1902, Mr. Moffat threw the first shovelful of dirt on the grade near Denver. In the two and one-half years since then, in spite of obstacles, the Denver, Northwestern & Pacific has been pushed steadily around and through the f over the Continental Divide and far Middle Park. By the time this is trains will be running daily over miles between Denver and Hot Springs, and the grading will be co to the mouth of the Gore Cañon Grand River. The mountains hav conquered. The rest of the line to S

MAKING SURVEYS FOR THE MOFFAT ROAD
A perilous bit of work in Gore Cañon, Colo.

City is down watercourses, and the c tion is comparatively simple.

A practical railroad builder decl cently that the grading and tunn alone on the first fifty miles out of could not have cost, on the average, l $60,000 a mile, and that the th miles from the point where the roa to climb the foothills to where t Range Tunnel is to begin must have least $100,000 a mile. This estimat only the tunnel work and grading, a not include the additional cost of ties,

A TRACK-LAYING MACHINE IN OPERATION ON THE ROAD

The ties are delivered ahead of the construction train through the chute shown in the photograph. The train advances as the track is laid

labor of laying the track and the expenditures for stations, water tanks and equipment.

Astounding engineering difficulties have been overcome. Some Colorado railroads, especially the narrow-gage lines, twist and turn like wounded snakes, and climb hills on grades that would tire a burro. The Moffat line is a broad-gage railroad, designed for a speed of forty miles an hour and for through transcontinental traffic. Accordingly, on the

OVERCOMING AN ENGINEERING DIFFICULTY

The tunnel caved in so that the whole side of the hill had to be cut away to carry the track through at the grade of the tunnel

main line the grades and curves are less sharp than on many parts of the transcontinental railroads. On the temporary Rollins Pass Branch the maximum grade runs as high as 4 per cent. (four feet ascent in every 100 feet of track), with a maximum curve on "The Tennis Racquet" about Yankee Doodle Lake of 16° (that is, a change in direction around part of a circle the radius of which is 360 feet). On the

THE ROAD ASCENDING THE CONTINENTAL DIVIDE BY DOUBLING ON ITS OWN TRACK

The vertical distance between the two elevations is 160 feet

A ROTARY SNOW PLOW ON ROLLINS PASS AT THE SUMMIT OF THE CONTINENTAL DIVIDE

The highest point (11,660 feet) on the Moffat Road. A snow shed covers the track in the background. The plow wheel has to be kept revolving to prevent its freezing

permanent main line, however, the maximum curvature is 10° and the maximum grade 2 per cent.

In order to keep the grade and curves down, it has been necessary to blow up small mountains and to tunnel and make open cuts through others; here to fill in deep ravines and there to cross them by bridges. All the permanent bridges on the road are of steel, that at Coal Creek being sixty feet high, sixty-eight feet above water level and 256 feet long. All ravines crossed by wooden trestles and pile bridges are being filled in with rock. The fill at Quartz Creek is

THE ROTARY PLOW AT WORK ON THE SUMMIT

ARROWHEAD, AN EMBRYO TOWN ON THE LINE

MR. DAVID H. MOFFAT, WHO IS BUILDING THE RAILROAD WITH HIS OWN MONEY

ninety-five feet high. Steam Shovel Cut, the longest rock cut, is 2,200 feet long and forty feet deep. Another rock cut is eighty-five feet deep. There are numerous other rock and earth cuts from 200 yards to three-quarters of a mile long and from thirty to seventy feet deep. On the seventy-seven miles from Denver to Arrowhead, which is over the Continental Divide in Middle Park, there are thirty-four tunnels. In one stretch of eleven miles there are twenty-nine tunnels through solid granite. Many of the tunnels contain curves and even "reverse curves."

This catalogue does not include the Main Range Tunnel under James Peak, a "hill" 13,281 feet high, the work of piercing which will begin shortly, at a cost of at least $600,000. When completed this tunnel, nearly three miles long, will supersede, for through traffic, the present Rollins Pass Branch which

THE WORK IN GORE CAÑON, COLO.

Lowering an engineer down the cliff to run the line for the road. The tracks will be built around the face of the rock

TUNNEL AFTER TUNNEL

In one stretch of eleven miles there are twenty-nine tunnels, varying in length from a few yards to 1,790 feet

YANKEE DOODLE LAKE AND "THE TENNIS RACQUET"

Three levels of track at the timber line, near Rollins Pass on the Continental Divide. The train emerging from the top of the hill is about 11,000 feet above sea level

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GORE CAÑON, COLO., THROUGH WHICH THE ROAD WILL BE EXTENDED

The altitude is suggested by the snow on the hillsides in June, and the depth of the cañon by the diminutive appearance of 100-foot

crosses the Continental Divide at 11,660 feet above sea level—the highest elevation reached by any standard-gage railroad in the world. The new tunnel will enter the "hill" at least 2,000 feet below Rollins Pass.

Mr. William Crook, of the firm of Orman & Crook, who for more than thirty-five years have had contracts for building sections of the most difficult mountain railroads in the West and in Mexico, declared that the work on the Moffat road had been h more expensive and more difficult th any road he had ever known. On an idea of what Mr. Crook means by " work" when one bears in mind th calls "shooting down" from a cliff a of solid red granite as big as three o large box cars a "mere trifle," and dis his recent feat of blowing up the side of a mountain of solid rock, lifting

2,000 cubic yards of granite with a harge of 1,000 kegs of black powder, :teen boxes of dynamite mixed in, ly "a fairly good-sized job."

y rails, eighty pounds to the yard, heavy square-sawed Texas pine ties, re laid 3,600 to the mile instead of 2,800 as usually on Western railroads. gle bars at the rail joints carry six stead of the usual four. Even on and on straight and level track every a steel tie plate between it and the ch not only increases the life of the also makes spreading rails practically ble. From Denver to a point where nd rock ballast are found immediately , the roadbed is ballasted with slag e Denver smelters. More than a of a million dollars have been ex- in the first seventy-seven miles, in all the sidings level, no matter what le of the main line is. This obviates ger of runaway cars, the cause of so cidents on mountain roads. In fact, ffat is not overlooking the slightest at will increase efficiency and safety crease cost of operation. Experts re gone over the line declare that it best constructed track west of the River. If a passenger on a moving sed his eyes he might readily believe on a level stretch of the New York instead of crossing the highest part Rocky Mountains. "Horseshoe" and oe" curves, loops and other "civil s' stunts" such as appear on other roads, are repeated on this new l even added to. There are high directly over tunnels, "tennis rac- four parallel lines of track on different l in sight at once, and other features. two points on the great horseshoe by which the road begins to climb hills above Leyden near Denver, the de of the track is three miles long, e telegraph line, which stalks straight illside, covers but a quarter of a mile the same two points. The track of porary Rollins Pass Branch is thirty ng, but the telegraph line, which each of the sidings, which are placed ur miles by rail, is but fifteen miles wo points on this "high line" are les apart by rail and only one mile

At several points after the train has climbed the foothills, and just before it burrows through a huge granite cliff to the upper rim of South Boulder Cañon, passengers can look across country for fifty miles east, south or north—can count 100 irrigation reservoirs and fifteen towns and cities spread out in the plains 2,000 feet below. Unlike most railroads, this one, in climbing the Front Range does not follow the approximate water level. Thus where the road pierces the rim of South Boulder Cañon it is 990 feet above the creek tumbling along far below. It runs through tunnels and along shelves in the wall of the cañon for fifteen miles before it strikes water level. By this arrangement the grades and curves on the road are less than if the track followed the tortuous and rapidly descending course of a mountain stream. The dangers of washouts in time of flood are also reduced to a minimum.

A tourist asked a prospector who had a cabin near timber line along the Rollins Pass Branch how long the winter lasted. "I don't know," was the reply. "I've only been here nine years." Far above where the trees stop, and where only lichens and short grass grow between crevices in the rocks, is a chain of frozen lakes near the track, one of which never completely thaws out. Throughout the summer the snow lies dozens of feet deep in a great depression called "The Devil's Arm Chair" on the Atlantic slope of Rollins Pass, although the track is wind swept. An inch and a half of snow fell July 2d of this year on the summit of the divide, and snow flurries occur frequently throughout the summer days. In the winter a big rotary snowplow is kept busy on the pass clearing the tracks. I can imagine no more inspiring and awful sight than the "Backbone of the Continent," as I saw it last January from a train on the road. During storms in midwinter the sagging telegraph wires on this temporary "high line" accumulate coatings of sleet, ice and snow until they are nine inches in diameter. During one blizzard last February the box car which then served as a telegraph station on the summit was "drifted clear over." Several places on this temporary branch have had to be protected by snowsheds. But trains are kept running even during mountain blizzards, and when the Main Range Tunnel is completed the fiercest

storms can be disregarded, for it is only on this temporary "high line" above the big tunnel that more than ordinary snow trouble is encountered. The permanent main line is so well sheltered by the high surrounding peaks that snowsheds or even a rotary snowplow are unnecessary.

The men in control of other roads, and especially the Union Pacific, declare that Mr. Moffat can never compete with them on through traffic. They assert that on the Union Pacific, for example, an average engine hauls 650 tons over the Continental Divide, and that the same locomotive could not pull more than one-half this tonnage over the Moffat line. They assert, further, that the Wasatch Range in Utah will be just as hard to build over as was the Front Range in Colorado. Mr. Moffat, on the other hand, maintains that when his Main Range Tunnel is completed he will be able with the same engine capacity to haul as great tonnage as his rivals, and that until then the great saving in mileage on his road will more than offset the grades, even on the temporary Rollins Pass Branch.

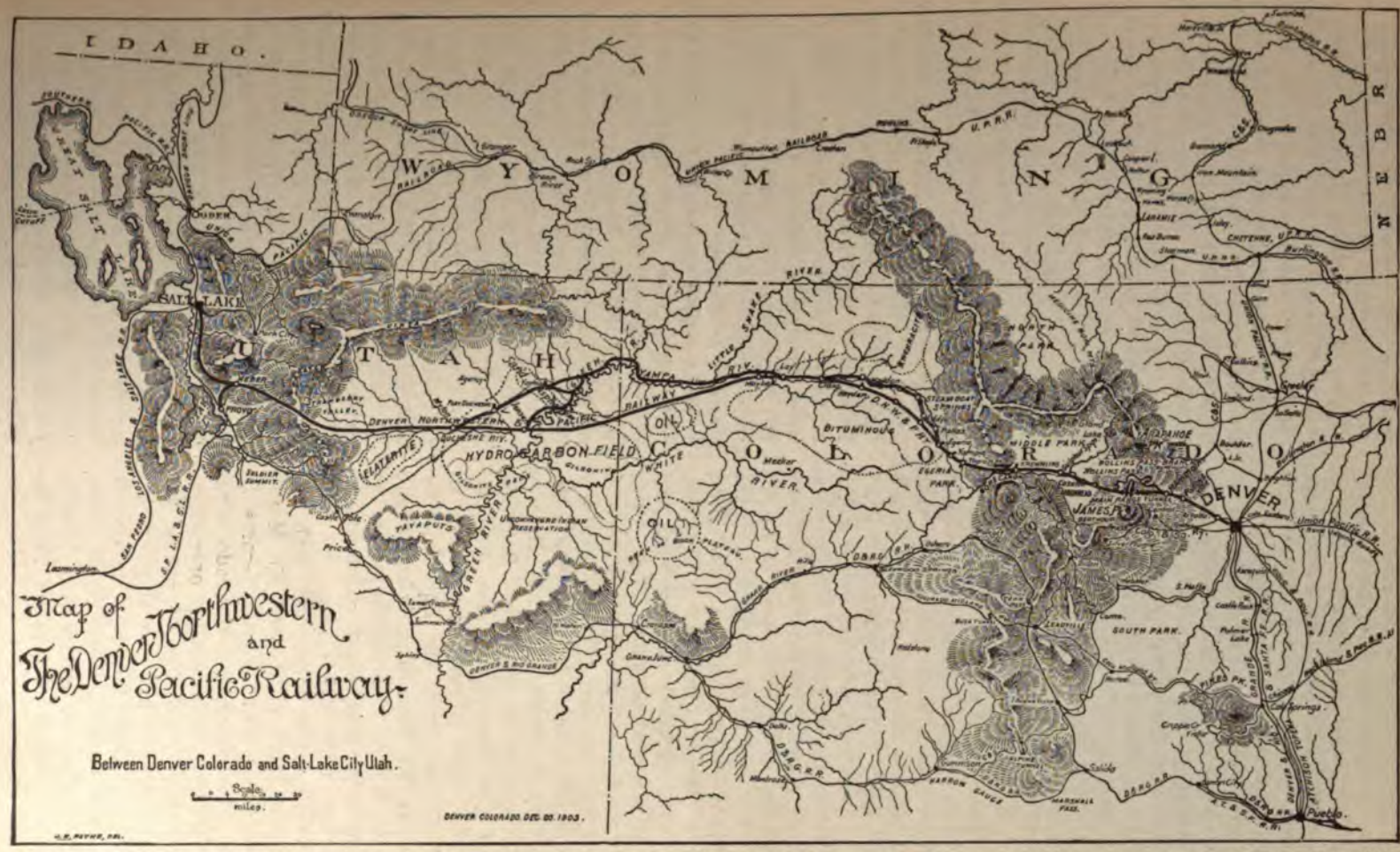
In projecting his railroad Mr. Moffat foresaw that he had to consider not only the large amounts of capital to be provided and the great engineering difficulties to be overcome, but also the certain opposition of existing parallel lines, whose managers realized that the Denver, Northwestern & Pacific would be self-supporting from the time it entered the coal fields of Routt County. Himself once president of the Denver & Rio Grande road, and surrounded by subordinates who are picked men from among the pioneers of Colorado railroading and who at various times have been in direct management of the properties of these competing lines, Mr. Moffat was able to estimate quite accurately the possible strength and result of his opposition. Nothing, therefore, has developed which was unexpected or unprovided for.

One may wonder why the rich region traversed by the new line has not been invaded by a flank movement from the north by the Union Pacific, or from the south by the Denver & Rio Grande. This has not been done for the same reasons which made it seem impracticable heretofore to construct over the Front Range on the eastern side. Mountains surround Grand and Routt counties on three sides. While building in from the north or south might even now tempted, and possibly accomplished, t excess of mileage and the topog difficulties to be met with would financial success for such branches d

But examples are not wanting c annoyances and obstacles thrown in t of the Moffat road by existing lines when Mr. Moffat was making arran more than a year ago for entran Denver and for terminal facilities th hostile railroads refused to give hin to the Union Depot. Thereupon the] ton, which alone of all the roads h friendly to the new line, leased to Mr about four miles of track from Utah] into Denver, and built in its yards a station for him. It is generally beli Colorado that the hostile lines also in recent proceedings in the Federal C dispossess Mr. Moffat of his rights of the Gore Cañon of the Grand River, pretext that the cañon was neede reservoir site in which to store w irrigate some wild region in Ari California 1,000 miles away. Bu obstacles could not stop Mr. Moffat's a

And now, who is this man with the imagination and the daring to p achievement through?

Born in Orange County, N. Y., 1839, he went down to New Yo when but twelve years old to seek his In the position of messenger boy New York Exchange Bank he show efficiency and such willingness to le the president took a personal int him and promoted him to a clerksl 1855 he went to Des Moines, Iowa, w became teller in a banking house he became acquainted with B. F. A Des Moines, who put him in charge Bank of Nebraska at Omaha as At the end of four years he wound affairs, paying all its debts in full tributing a handsome surplus amc stockholders. In March, 1860, he mule team attached to a wagon load supplies across the plains from Omah to Denver, which was then a ragged place of a few thousand adventurers, prospectors washing the sands of th River and Cherry Creek for go opened a book and stationery sto C. C. Woolworth, which he conduc



MAP SHOWING THE CHARACTER OF THE COUNTRY THROUGH WHICH MR. MOFFAT'S RAILROAD IS BEING BUILT, AND THE POSITION OF THE ROAD WITH RELATION TO THE EXISTING LINES

six years. He soon began to branch out into other lines. In those days gold dust was the medium of exchange in Colorado. Interest rates were very high, and he took advantage of the profit in the shipment of dust and bullion to "the States." He prospered, married, and learned to call Denver his home.

In the spring of 1865 several of the pioneer business men organized the First National Bank of Denver. The private banking business of Clark & Company was merged into the new institution. No especial success came until 1867, when Mr. Moffat became cashier. Standing and profits increased until the bank is the largest and most stable financial institution between Kansas City and San Francisco, with a capital of $1,000,000, a surplus of $1,052,922, and deposits amounting to more than $20,000,000. In 1880 Mr. Moffat became its president. He is now also at the head of the International Trust Company of Denver, a principal owner in the Bank of Victor in the town of Victor in the Cripple Creek district, of the Cripple Creek State Bank, and of the State Bank of Aspen, Colorado. He is a large stockholder in the National Bank of Commerce of New York, the Liberty National Bank of New York, the First National Bank of New York and the Fourth National Bank of New York. For more than ten years he has been a director in the Equitable Trust Company of New York and he has been a director in the Equitable Life Assurance Society. He was a personal friend of the late Henry B. Hyde, founder of the Society. It was he who suggested Mr. Paul Morton as chairman of the board of directors of the Equitable, for he had known Mr. Morton in Colorado and had been the lifelong friend of his father, the late J. Sterling Morton, whose roommate he was in Omaha in the fifties.

After forming his connection with the First National Bank of Denver, Mr. Moffat became interested with Senator Jerome B. Chaffee in other ventures in Colorado, notably in real-estate and mining operations. They came into possession of nearly 100 Colorado mines. On his own account, Mr. Moffat has also been interested in Creede, the great silver camp, and in Cripple Creek, the richest gold camp in America. Nearly all of Denver's local enterprises have received his assistance.

He has long been interested in railroad building. In 1869-70 he co-operate Governor John Evans in constructi Denver Pacific from Denver to Che where it connected with the Union After silver was discovered at Leadv took part in organizing a syndicat in 1877-8 built across the mountai Denver & South Park Railroad, now of the Colorado & Southern Railway. line, 150 miles long, which carries tl from the "Cloud City" mines to the smelters, at one time yielded larger than any other railroad of its length world. He extended the Boulder Railroad in northern Colorado from E to the Marshall coal fields in Boulder C thus bringing reasonably cheap fu Denver. For several years, until 18 was president of the Denver & Rio Railroad. He put the first railroa Cripple Creek and was responsible f building of the Florence & Cripple Railroad, which has proved one most profitable lines in Colorado. not, then, as a novice in financing and b railroads that he created the Denver, western & Pacific.

What makes the road of national i and importance is its significance general railroad situation. The Burl controlled by Mr. James J. Hill, ha of its western termini at Denver, w direct western outlet except over th of its rival, the Union Pacific. Many go to show that the Burlington a Denver, Northwestern & Pacific wil a through line from Chicago to Salt City entirely independent of Mr. Ha and his Union Pacific. Recent event to indicate that possibly some sort understanding is not far off betwe Moffat and Mr. Gould of the Der Rio Grande. It seems not unlikely tl road will find its western outlet fro Lake to the Coast over the Western which Mr. Gould is now building fro Lake City to San Francisco, and whi probably be completed about the tin years hence, when Mr. Moffat decla entire 539 miles of his railroad will operation from Denver to Salt Lak If such an arrangement fails, there course, the recently completed Clark (San Pedro, Los Angeles & Salt which may offer an outlet to the Paci

THE OBJECT-LESSON FARM

THE SENDING OF TRAINED SCIENTIFIC EXPERTS BY THE AGRICULTURAL DEPARTMENT TO SHOW MEN HOW TO MAKE FARMS PROFITABLE —WORK THAT OUGHT TO BRING AN AGRICULTURAL REVOLUTION

BY

HENRY BEACH NEEDHAM

ONCE upon a time—to wit, in 1881, for this is a true story—a minister of the Gospel came into possession, by inheritance, of a fifteen-acre farm a short way from Philadelphia. He found the soil a reddish, somewhat gravelly clay, and so worn out from years of cropping that it did not support two cows and a horse. A "practical" farmer would have been discouraged at the outset, particularly since a mortgage of $7,200 had to be provided for; but the new owner was not a farmer. City born and bred, he was encumbered with no knowledge of agriculture, inherited or acquired, which had to be unlearned. In order to prepare for his chosen avocation, he began a careful and systematic study of the available agricultural literature. From his book learning he ultimately developed a novel system of dairy farming, to which he adhered religiously.

The farm, lying near the city, is high-priced land; for this reason, and because of the limited acreage, the cows were kept in the barn the year round. Although milch cows on the dairy farms of Denmark are kept in their stalls a large part of the year, and tethered in a meadow by a short rope the rest of the time, in this country it is generally supposed that they must be turned out to pasture. This scientific dairy farmer disproved the accepted theory. For six years his bill for veterinary services was $1.50, while the income from the milk of his seventeen cows was about $2,400 a year. In addition, from four to six head of young cattle were sold annually, netting about $500 a year. As the stock on the farm was stall fed, every particle of plant food contained in the stable manure, liquid as well as solid, was utilized. No fertilizer was ever purchased. Yet all of the "roughage" for thirty head of stock was raised on the thirteen acres of available soil. Only $625 a year was expended for concentrated feeding stuffs. As a result of successful management, in which the best scientific methods were put into practical operation, this "theoretical" farmer paid off his mortgage of more than $7,000 in seven years. The net earnings of the farm for the period averaged more than $1,000 a year. And this was during the early days of his experience; later he made more.

Such a success could not escape public notice. The farm had been much written about when Professor W. J. Spillman of the Agricultural Department visited it, in 1903, and studied the methods employed. The owner complained at that time that his farm, originally cherished as a haven of rest and quiet, had become a Mecca for enterprising agriculturists, professional and amateur, and that on the average fifty visitors did weekly inspection duty. As for his correspondence, he had long since ceased to bother about it. Professor Spillman prepared an article for the United States Department of Agriculture, but before the time for its publication the minister was forced to sell his paying farm because of the notoriety his success had achieved.

The government pamphlet, "A Model Farm," ran into an edition of 15,000 copies, and is still in demand—unusual popularity for a government publication. In agricultural literature it is a classic. Why? Because it tells of the success of a pioneer farmer, who began with no experience; who learned from the experience of others; who studied surrounding conditions, and who worked in a methodical, intelligent manner, making equal application of scientific and business methods; because the land was made to produce twice or three times as much as the yield from what are considered "good methods"; and because the farm was not only made to pay, but to pay handsomely.

As Agriculturist of the Department of Agriculture, Professor Spillman is teaching

farmers the lesson that he learned from the minister-agriculturist of Pennsylvania. His mission, as he defines it, is "to carry the results of scientific discovery to the farmer, and show him, by demonstration, that such methods are not only practical, but are the only methods by which the best results can be obtained." This work of demonstration is carried on by the recently organized division of the Department called the Farm Management Bureau.

It is not the purpose of this Bureau to interfere with, much less to curtail, the excellent work that is done by the agricultural authorities of the various states. The intent is to augment such work, and the government officers labor in harmony with the state experts.

To co-operate with the state experiment stations, then, is the plan. The directors are invariably consulted when it is proposed to establish an "object-lesson farm." These farms constitute the practical work of the division of Farm Management.

The first step in the establishment of an object-lesson farm is the selection of its general location. This is done with reference to the pressing needs of particular territory. So far, twenty-three of these farms have been organized; and they are all, except one, in the South. They are located in Texas, Louisiana, Arkansas, Mississippi, Tennessee, North Carolina, South Carolina, Georgia, Florida and Missouri. They are called diversification farms, because they were established "to demonstrate the importance of introducing other crops, and the feasibility of growing them with profit where heretofore cotton has been the sole money crop." When the Farm Management Bureau is completely developed, there will be object-lesson farms in the North as well, but the urgent call is from the South.

Once the locality is settled upon, an agent is sent through the territory, searching for a successful farmer. If possible a man is discovered who is following the type of scientific farming which the Government desires to encourage. Occasionally such a man is found; more often not. Then the best farmer available is selected The agent, who is an expert, studies the man's farm, its soil, the labor to be had, and the market conditions. Many a farmer is ambitious; he wants to do something well, and, if that something is worth doing, the Department will seek t him in his ambition.

Then the director of the state experi station is called in as a consulting phys for, be it remembered, the patient—the —is in a run-down condition, with its vi at a low ebb. This director, having e: mented with soil inoculation and witl tilizers, can prescribe for the worn-out gr Having grown various crops—new cro the particular locality—he can tell should be planted and what stock shou raised, in order that the largest n profit may be returned. Therefore, the director's valuable knowledge, the partment's agent is able to devise a prehensive plan for the management c farm. This will include the treatment soil, the crops to be raised, with their p diversification and their disposition—wh sold or fed to stock—in fact, every que with which the farmer has to deal.

If the farmer approves of the plan, an agree to follow it to the letter, the De ment will provide for the keeping of a c record of the work, which will subsequ be incorporated in a report reciting his cess. Often this record is kept by the f himself, and he receives the compens therefor, about $100 a year.

Furthermore, and of great importanc Department sends a representative to farm every four to six weeks. This ag a graduate of an agricultural college, an practical farmer. He spends his time t ing about among successful agriculturist is continually picking up useful inform for the benefit of the object-lesson far All they have to give the Departmer return for this free and valuable service privilege of holding farmers' institutes o property at least once a year, that farmers may profit by the benefits whic Government bestows.

The object-lesson farms, then, are leased nor purchased by the Govern Control remains with the farmer, who n adopts the Department's plan of farmin submits to governmental inspection. information, perhaps, will correct a mis idea; for many offers of farm land, at ba prices, have been made to the divisi Farm Management.

A typical object-lesson farm is the c Uniontown, Ala., on the plantation of G

T. T. Munford. It is in the "black belt," and so far the section has not been visited by the boll weevil. Nevertheless, where the land in the early days produced two and one-half bales of cotton to the acre, the present yield is about a third of a bale to the acre. This is due to seventy years of continuous cultivation of "hoed crops."

General Munford placed forty-five acres of ground under government supervision, and agreed to follow faithfully any plan which the Department saw fit to adopt. The first demand was that he should spend no money. What was to be accomplished on this object-lesson farm any farmer, no matter how poor, would be able to accomplish. Professor Spillman visited the plantation, and made a careful survey of the soil. He found it rich in nodule-forming bacteria (the micro-organisms which "fix" the nitrogen of the air, converting it into plant nourishment), owing to the prevalence of sweet clover, which grows there as a weed. But he found it very deficient in other plant foods. After consulting Professor J. F. Duggar, the director, and visiting the Alabama State Experiment Station, Professor Spillman became convinced that alfalfa could be grown abundantly. Now alfalfa enriches the soil, restoring to it vital plant foods; its long roots loosen up the ground, improving the drainage, and it yields more valuable feed for stock, on soils to which it is adapted, than any other crop.

Alfalfa was therefore selected as the "main crop," and then arose the next question, how best to utilize alfalfa and make money out of it. It was decided to make the forty-five acres a hog farm. And then was developed a plan which is now in successful operation. It is this:

Alfalfa is grown for hog pasture, and for the hay needed for horses and for hogs in winter. Corn is grown that the hogs may be fed 2 per cent. of their live weight a day while they run in the alfalfa. There is no fattening period; the hogs are always fat. Two untoward contingencies are provided against. In case of severe drought alfalfa stops growing, therefore a small acreage of sorghum, not readily affected by drought, is planted, to be fed green to the hogs in dry weather. Wet weather is another contingency to be met, for then the alfalfa fields become muddy and it is unsafe to turn stock into the pasture. There are provided for this emergency a few acres of good Bermuda sod, which supports the weight of the hogs and furnishes fodder during the wet weather.

This hog farm had been organized just a year when the farmers' institute was held there last June. For the first season $750 worth of pork was sold. Seven acres of alfalfa, planted early last spring, together with a little corn, nourished this stock. Another tract of eight acres was planted in alfalfa and cut for hay. Up to June 12th this had been cut twice this year, producing thirty and one-half tons. Two more cuttings were expected at that time. As the hay is worth from $15 to $20 a ton, the earnings of the eight acres may be easily computed. The seven acres of alfalfa which are used as pasture have supported 115 hogs since early spring. This stock—all of it—was fed one bushel of corn a day from April 19th to June 1st, and two bushels a day from June 1st to June 12th; this corn, of course, was raised on the farm. From April 19th to June 12th the hogs gained in weight 2,177 pounds, worth at least five cents a pound on the hoof.

Compare this showing with cotton growing, particularly with cotton raising by the "renter" of the South. The average yield on rented land, which is never properly fertilized, is one-third of a bale an acre; on land which has been under very long cultivation it is less than that. Twenty acres of land are planted in cotton. This yields six bales, half of which goes to the owner of the land. Three bales are left for the family. For the last ten years the average price of cotton has been seven cents a pound, or $35 a bale. This means a gross income for the "renter" of $105. But he must pay half of the fertilizer bill ($50), which reduces his earnings to $80. This represents the year's toil of a family of five persons.

Surely diversification farming is sorely needed in the South. To Southern farmers Professor Spillman confidently says that on a farm where alfalfa will thrive he can bring the money yield up to $50 an acre. Even where alfalfa cannot be grown, there are other crops which, with good management, can be made quite as profitable; and this is fully demonstrated on other object-lesson farms. Fifty dollars an acre—this would mean $750 a year for the "renter," instead of the $80 which he now makes. And of greater con-

sequence, his children, rid of the necessity of weeding and picking cotton, could attend school. As for the owner of the impoverished soil, his profits would be increased in like measure. It is, therefore, not strange that Judge W. H. Tayloe, who presided at the successful farmers' institute held on the object-lesson farm at Uniontown, wrote to the Secretary of Agriculture as follows:

"Our people have grown quite fon Professor Spillman. He is doing a g work here. The diversification farm is ceeding finely, and will be productive of g good. We sincerely thank you for efforts to aid us in aiding the general cultural interests, and we are doing al can to uphold your hands. Future ger tions will rise up and call you blessed."

THE MENACE OF GERMAN TRADE

RECIPROCAL TREATIES WITH TEN EUROPEAN COUNTRIES TO OUR DISADVANTA(—TARIFF DISCRIMINATIONS AGAINST US TO GO INTO FORCE IN MARCH—HO GERMANY GAINS SUPERIORITY OVER OTHER NATIONS IN FOREIGN COMMER(

BY

JAMES DAVENPORT WHELPLEY

GERMANY is seriously concerned about the immediate future of its trade relations with the United States. This anxiety has been recently expressed in a communication from the German Ambassador to our State Department asking about our attitude toward the new German tariff law which goes into effect the first of next March.

At the President's request, Secretary Shaw has replied. The purport of what he said can easily be conjectured. He assures the German Government of the continued friendliness of the American people, expresses hope for a future trade agreement mutually satisfactory, and—refers the whole matter to Congress.

Germany feels no vindictiveness toward the United States. The German Emperor and his advisers will come more than half way to meet advances. They hope for and expect a mutually advantageous settlement of differences about to arise. The great commercial interests of Germany are keenly alive to the dependence of the two peoples upon each other. They want no tariff wars. They are ready to trade freely—but it must be fairly. This is the real meaning of the new German tariff law.

By a bold strategic move Germany has precipitated an epoch-making crisis in the world's trade affairs. The new customs law and treaties mark the culmination of a paign for the development of home indu and foreign trade, the practical effect which have already reached to the sma trading posts on the outskirts of civiliz and must now be taken cognizance of by governments of all nations.

While her great customer and rival, land, is still talking of an increase of cus duties for the protection of home indu Germany has made one. While the U States is still talking reciprocity, Gern has established it as the basis of all con tions with those who would enter her mar and has combined with the other coun of continental Europe to force trade rec city upon the world.

The total foreign trade of Germany fo past year amounts to more than $2,800,000, England alone has a larger foreign t The United States lags nearly $400,00 behind. The countries with which Gern has entered into reciprocal arrangem are Italy, Belgium, Roumania, Switzerl Servia, Austria-Hungary and Russia. treaty with Portugal is now under An older treaty with France will be ren in improved form. England gives free e to German manufactured goods, and En goods will be given concessions equal to t of the treaty countries mentioned.

Germany and these ten countries

exchange goods on especially favorable terms. At present American goods enter Germany, and many of the other countries, under a "favored-nation" agreement, on as favorable terms as the others receive. With the coming into effect of the new German tariff law and the new treaties this concession will be denounced by Germany, in the hope that it may lead to a reciprocity treaty with the United States and in fairness to the treaty countries, and will also be denounced by such countries as Austria-Hungary for similar reasons. No such critical situation has ever before presented itself in our foreign commercial relations. To the nine treaty countries mentioned, omitting Great Britain, the United States sent last year $200,000,000 worth of products, or one-seventh of her total exports, and imported nearly $200,000,000 worth, or one-fifth of the total imports. American exports to Germany amounted to $214,000,000 and imports from Germany to $110,000,000. About $725,000,000, then, in American foreign trade, or nearly one-third of the total, will be disturbed by Germany's action.

Germany exports to these nine treaty countries nearly $500,000,000 worth of products, and imports from them $425,000,000 worth. To increase these totals is Germany's purpose. It is fair to assume that reciprocity will be forced upon all other trading nations in self-defense. Tariff wars and trade discriminations may intervene before the inevitable surrender to reciprocity, but Germany's step is irretraceable.

In 1904 the exports of the United States decreased $38,000,000 as compared with 1903, and the exports from Germany increased $32,000,000. The exports of Germany in 1904 were, therefore, more than 90 per cent. as great as the exports from the United States during the same year, as compared with 81 per cent. in 1894 as elsewhere noted. These figures demonstrate the fact that German export trade is growing faster than American export trade, and at such a rate that unless conditions materially change it will be but two or three years before German exports are greater than American exports.

A large proportion of our exports to Europe now enter free of duty and many articles will continue to do so under the new regime, for our raw materials help to feed Europe's industrial activities. But a loss of trade, or an increased difficulty in trading, in manufactured or partly manufactured goods adversely affects a country's whole foreign exchange, and a stimulant to any branch of a country's foreign exchange favorably affects the total. Larger exchanges, then, between the treaty-bound nations of Europe in certain branches of trade will benefit all European commerce to the detriment of American export trade.

Germany has been shrewd in its first choice of commercial allies. Their markets are easily reached by rail, canal or post route. Their products range from the foodstuffs and raw materials of Austria-Hungary, Roumania and Servia to the output of the highly skilled labor of France and Switzerland.

The new tariff law of Germany was enacted in 1902, but, owing to the existence of many treaties based upon the old law, its operation was postponed until 1906. The law as it will then prevail changes nearly 1,000 of the existing rates of import duty, generally increasing them. The duty under the old law averaged 19 per cent. of the value of dutiable imports. It is as yet impossible to say by what percentage the new law raises the duty, but it still lacks considerable of reaching the American average rate of more than 49 per cent. The new law also provides the machinery for a tariff war. Goods from any country treating German ships or products less favorably than those coming from other nations may be burdened with a surtax equal to the full tariff, or even to the full value of the goods themselves, and if the goods come duty free they can be taxed 50 per cent. ad valorem. Moreover, foreign goods may be charged the same amount of duty assessed against German goods in the country from which they come.

The new tariff is in two schedules, a general and a conventional rate. The general is the regular or maximum duty. The conventional is that agreed upon by treaty. In addition to existing treaties, Germany now has twenty-eight "favored-nation" agreements, one of which is with the United States. Many of these will be renounced. The treaties with seven European countries give many advantages in addition to low tariffs. They are made for twelve years, and therefore provide stability. All contain a "favored-nation" clause, provide for arbitration of disputes, and forbid rate discrimination in carrying goods. Valuable concessions are made in all the treaties to commercial travelers and

their samples, and many minor but valuable privileges in customs dues, in warehousing and in the business of foreign corporations are exchanged by the treaty countries. Reductions of duty have been granted in Germany's treaties to the leading products of each nation.

The valuable and growing American trade in breadstuffs, fruits dried and fresh, sewing machines, shoes, machinery and other leading articles, is especially discriminated against in favor of freer exchange of these articles among continental countries. For instance, the difference on an ordinary pair of shoes will, under the treaty tariff, amount to twenty-five cents in favor of our European competitors. The new tariff law raises the present German duty in some cases by 100 per cent. and more, and the American export trade directly affected by the new schedule amounts to about $70,000,000 annually, or nearly one-third of our total exports to Germany. The treaties reduce the tariff on these same goods by such percentage as to represent formidable discrimination.

But the people of Germany did not begin their campaign with the diplomatic corps. German success in foreign commerce rests upon a vast scheme of education and persistent individual and state-aided effort never before equaled in thoroughness, intelligence and system. The making of tariffs and treaties is but putting the finishing touch to an edifice an entire nation has been persistently building for many years. From the first school hour of the German child he or she is looked upon as a possible effective industrial unit. To those who are to work with the hand a trade is offered. To those whose brains offer promise commercial knowledge and modern languages are made easy of acquirement.

Equipped with the theory, the German boy then enters a business house at a small wage, or no wage at all, and puts his theories into practice. Hundreds of well-educated German youths go abroad every year, scattering themselves over the earth to remotest points, to learn the commerce of foreign nations. German firms send men to South America or to China to take up long residence, that they may intelligently exploit German trade. These men differ from the usual American traveling salesman in having a full knowledge of conditions at home, a workable familiarity with the language of the people they go and a commercial adaptability for wh German trader has achieved world-wid

The Government joins with the pe their campaign for trade. Individual and commissions are at work in every country, that the German producer a may benefit. A carefully nurtured m marine carries German goods in Germa to every foreign port. It is a boast Hamburg-American Steamship Compa it has reached its present greatness wi subsidy. This is true only in a way, German shipping and transportatio establish a government-maintained m providing for the transport of Germa in German ships.

The schools maintain staffs of s men whose services are devoted to a science to industry and trade. The h school is not a teacher only; he is friend and adviser of German manuf and employers. When railroad rates high the German Government acqui roads and adjusts the receipts to th of competitive commerce. When carriage at its best is too expensive are dug at the expense of the nati tidewater freight is landed from boat doors of inland warehouses. A gre strike has just been settled by gove interference. The strike for a time all industry. To prevent a repetitio loss which ensued the German Gove now proposes to nationalize the coa as it has the railroads.

The Emperor leads the governmen in the foreign-trade campaign. His visit to Morocco was not with an eye quest of territory. He was a trade e from the German manufacturers.

Although the total foreign trade United States has grown amazingly past decade, the foreign trade of G was greater than that of the United in 1893, and it is still greater. In years of great depression in the Empire—a time of stress which led making of the new tariff law and t treaties—German foreign trade de but never so much as to fall behind the United States. Moreover, alth ten years American exports increase per cent., German exports increase per cent. In 1894 German expo

81 per cent. as great as American exports, in 1903 they were 86 per cent., and in 1904 they were 90 per cent. as great. Less than half of the American exports are manufactured goods. German exports are more than 80 per cent. manufactured or partly manufactured goods, representing a kind of trade of more valuable character to the industrial population. Cloth manufactures, iron and steel work of every description, chemicals and toys, are the German specialties in foreign trade. In all of these lines of goods there is a greater margin of profit than in raw material staples.

The Germans are the most formidable and intelligent competitors we have to fear, even when all conditions are equal. With tariff discrimination in favor of German products, the American exporter will be confronted with a most discouraging outlook in his attempt to hold his own, to say nothing of extending his foreign markets. The German manufactures with care, quotes prices which yield an extremely narrow margin of profit, and fills orders with scrupulous attention to detail, so that the price, quantity, quality and dimensions of the goods shall conform exactly to the needs and wishes of his customer. Long credits, with ample banking and exchange facilities, are features of the German system of trade. Foreign goods entering Germany which appear to meet with success, and foreign goods which successfully compete with German goods abroad, are carefully studied; and the German manufacturer, when necessary, adopts new methods, new materials and new patterns without hesitation.

If a German exporter finds that the natives of a South Sea island prefer candles wrapped in blue paper, he does not insist that they shall buy them in yellow, as is recorded of a certain American exporter. To place wares along the line of least resistance in price, quality and style is the motto of German export trade. Any flag is good enough to trade under, the prejudices of every customer are deferred to, and competitors are met at all points with persistent energy and adaptability, which in the long run are bound to bring success. When all other foreigners have left a remote trading district in despair, the German still remains, adjusting his habits and customs to those of the people about him, and meanwhile carefully and patiently nursing an incipient trade into some degree of productiveness.

The export trade of Germany to Argentina is 50 per cent. greater than that of the United States. To Brazil it is 20 per cent. greater, to Chili 150 per cent., and to Uruguay the same. It is nearly equal to that of the United States in China, and entirely in manufactured goods. Manufactures, in fact, make up practically all of the German foreign trade in very distant lands. The German exporter is handicapped by a long haul in his trade with South America and yet he outsells his American competitor, because the German merchant ships sail directly and regularly from one market to another and German methods in foreign trade are more productive of steady business than those followed by Americans. Germans who engage in foreign trade at home and abroad are specialists in their lines. They are first educated for the business and then trained in practical application of what they have learned from books. It is not considered that a man of even unusual intelligence and ability can "pick up" a knowledge of foreign trade at a moment's notice. The "handy man" is not a German product. The export trade of Germany has been won by slow, painstaking methods; and such dramatic and notable strokes of German enterprise as attract world-wide attention are in reality not matters of sudden boldness or inspiration but natural sequences in a long series of carefully considered steps forward.

The foreign trade of Germany is a highly organized, systematically and harmoniously conducted national enterprise. At home it is based upon special education and training of those who conduct it, and abroad upon a commercial diplomacy rendered most formidable by the value of the concessions Germany can quickly offer to those desiring entry to her home market in return for like favors. Within this sphere of influence many of the greatest trading nations of the world have now fallen. As yet no means have been suggested to combat this influence other than a superior exercise of those which Germany herself employs. There is no reason why this distinction should not fall ultimately to the United States. Scientific exploitation of foreign trade, a keen commercial sense in foreign diplomatic relations, and prompt tariff and reciprocity legislation is the only programme which can prevail against this marvelous trade campaign of the Germans.

THE REAL CONDITIONS AT PANAMA

A WRONG START TO "MAKE THE DIRT FLY"—MEN ILL-FED, ILL-HOUSED, DISCOURAGED—RED TAPE AND BAD HEALTH—A REORGANIZATION, A NEW START AND A HOPEFUL OUTLOOK FOR A HARDER JOB THAN WE REALIZED

BY

EUGENE P. LYLE, JR.

The second of a series of first-hand investigations of the problems involved in the control of the Canal

DIRT is not flying in the Panama Canal cut. Instead, the American people have only new expectations for the old unfulfilled promises. Such was the situation at the time of the present writing, in Culebra Cut, August 10th last, on the day of the first significant general order coming from the new chief engineer, Mr. John F. Stevens.

Like a man who has started for a bad country without his pistol, the new chief has decided to go back a distance and begin over again. This is the meaning of his general order of August 10th, that the work carried on under the former chief engineer, Mr. John F. Wallace, stop at once. By it he puts out of commission all but five of the eleven steam shovels which we have there; and excavating practically ceases until he can make fuller preparations for really serious work. He will at once add thirty shovels to the paltry eleven, for the setting up of which shop facilities are now reserved. From sixty to a hundred—several for every mile from the Atlantic to the Pacific—and to work constantly every minute of the day until the ditch is finished, are contemplated. This would mean a digging commensurate with the task.

"Making the dirt fly," the phrase used when the digging started, has been an unfortunate expression. It blinded us with the idea that the Canal was really being dug; and at the same time the flying of the dirt, haphazard and as concession to popular demand, so blinded Chief Engineer Wallace that he soon could not see how to dig at all. Then Mr. John F. Stevens took charge, and within two weeks ordered that the work be stopped.

"Won't they be unhappy when they hear about it?" he mused, with a smile, referring to the American people. "The digging is the least thing of all," he added.

For the dirt has to go somewhere. Trains have to carry it away without being blocked or sinking through a soft track, or being otherwise hampered. If not, the shovels wait for dump cars. Mr. Stevens saw that a complete reorganization must take place the very first thing.

Present conditions on the Isthmus do not tend to buoyancy. For a vivid picture of them, let it be the one seen by a young man engaged for work on the Canal, who sails for the Isthmus filled with hopes of the opportunities awaiting him in this colossal field of endeavor. According as such men are encouraged depends in large measure the progress of the work. During the summer the exodus of those returning home amounted to a rush—almost to a panic. The dreaded yellow fever was one cause. But the real scourge that drove them to crowd homeward-bound ships was—disgust.

The *Segurança*, one of the Panama Railroad Company's black-painted steamers, sailed into Limon Bay on August 9th through rainy weather so thick that it was almost a fog. On board were sixty or seventy new recruits for the Canal. After eight days they could see Colon, the ancient Aspinwall, across the bay. At the contrast between this and New York a man almost felt as if he were going to have the blues. If it were not for the gloomy rain, if the swampy country before him did not look so dismal, if only there were a friend to greet him at the dock!

Under the low clouds, beyond, where they seemed to blend with the muddy water, there was the dull, gray outline of land. Bedraggled palms were faintly seen. It was a vista symbolic of loneliness. To venture there seemed like stooping under a leaden pall.

No line of the picture mounted high. Along the shore were the wharves and ships. Through the slugglish haze the roofs of houses looked flat on the earth under drooping palms. Behind them, seeming a layer of clouds, was a long, unbroken range of hills, dark green with heavy verdure. An abandoned dredge, or perhaps it was a crane, rose above the underbrush like some mammoth cannon, and almost touched the sky line of the hills. At the point thus marked in the low range, the newcomers learned, the famous Culebra Cut was to break through, and so on to the Pacific, just beyond. The Americans on board the *Segurança* could not wonder that disaster had already overtaken one race there, but wondered at the daring of their own.

The young man sweated in his raincoat as he went down the gangway carrying his valise. He passed through a wharf where freight overflowed to the doors, and, once outside, he looked about and tried to realize that he was on the Isthmus of Panama. He struck out for the hotel, along a muddy street flanked by squat, cheerless frame stores.

"So we're cleaning up down here," he observed. "But the streets aren't even paved!"

"You'll not hanker after fashionable boulevards so much," sniffed an old-timer. "You'll spend most of your time wanting something to eat."

The recruit did not understand. Months ago he had read plans for the comfort of the men. There would be even billiards and golf and tennis—all the appurtenances of a country club. But to start with, he was to be disillusioned by the Colon hotel, which had been described as modern and commodious. He lounged about the sordid, narrow office and gazed out at the rain. With the others he had to wait for train time. They were to report at the Culebra camp, and he found himself impatient. He wanted to be moving. He vaguely abhorred the thought of destination anywhere in the region he had come to.

"Good Lord!" he murmured in the fervor of strong conviction, "this is no country for a white man."

Americans often speak so of the Tropics, yet always go back, or want to.

The newcomers boarded the four o'clock train, and forgot their inordinate attention to a possible mosquito bite. They passed shacks, warehouses, shops, and got their last view of the shipping. Almost at once the train was moving smoothly along in the heart of a jungle. It seemed bizarre that there should be a good roadbed under them in such a tangled wilderness.

Then, on the wet ground, nearly hidden in bamboo, the recruit had a glimpse of an old rusted piece of machinery. The thing jogged his memory familiarly. He saw more of the costly débris—piles of rails scattered over the marsh, or hundreds of scrapers, or the scrap heap of what was once a locomotive—now decked with creeping vines. He remembered. These were the tokens which the French had left. He had read of them. But now these vestiges of disaster struck him for the first time with their full meaning. He looked out of the window with a keener interest. The reddish, eddying, utterly treacherous stream down there between banks of underbrush was the notorious Chagres, and he seemed to remember, too, that this torrent had given its name to a deadly fever. At a sharp bend in the river he saw a dredge, abandoned. "Those poor Frenchmen!" he thought.

He began to look, then, for evidences of the great Canal itself. He peered eagerly into the jungle. But he missed what he looked for. At one place, indeed, the ground appeared to have sunk between two fairly regular lines, now almost obliterated by the undergrowth.

Expectation brightened when men began to get on and off the train at the various stations. These men, tanned and muddy, were usually in khaki, and coatless, with bronzed necks set on good shoulders, unhampered by collars. A limp, badly used surveyer's book, or a time book, or a material book, was generally thrust into a hip pocket. They all seemed to know each other, but their conversation was abrupt, to the point. One wanted to know when he might expect that dynamite, another was impatient for lumber, and a third asked if it were true that Robinson was dead yet. This last showed the frazzled nerves; any man might be the next object of the same query.

But the young recruit began to breathe the atmosphere of the thing, like a freshman during his first day at college. It was an

ebbing-in of enthusiasm again. Besides, the rain had stopped. The water-sodden jungle was broken now by machine shops, by camps on the higher land, and the men in khaki were Americans. He was not sorry he had come. To-morrow he would be busy too.

He got off at Culebra and lugged his valise up a steep hill. Circling the top, he came among newly made frame houses, with no hint of pavement or walk in the red, gummy soil. One of these houses was as large as a barracks, relieved by a wide, mud-streaked veranda. Inside were long tables, and several hundred men were eating supper amid a clatter of cheap dishes and the conversation of heavy voices. The newcomers did not notice the food much that night, nor their rooms above, narrow and sparsely furnished, where they were lodged by pairs. During the evening they wandered around, groping their way here and there about the camp, stumbling, slipping; and in the dark they began to feel lonesome. No street lights, no electric lights, no resorts except a bare reading room and a deserted, dingy café—nothing calculated for cheerfulness. On the porch of a cottage two or three old-timers might be sitting, waiting only for bed-time. This, then, was the white man's life on the Canal.

"Me for the next boat back," asserted a recruit, from the depths of wretchedness.

Others were confirmed in the same resolution. Two mornings later, at breakfast, an almost tearfully indignant newcomer demanded of the mess-house keeper if they were hogs or American citizens. He pointed to a piece of ham—the meagre breakfast which was to sustain a man during five hours of hard work.

Our recruit woke during the first night and reached for a blanket. He was very much surprised. It was the month of August and he on the Isthmus of Panama! By seven the next morning he was ready for work. But he wanted, first of all, to see the Big Ditch, just down the hill from the camp a little way. All of the Americans were coming out of their cottages and going there too. And everywhere were the Negroes and other laborers scattering from their quarters to their day of toil. This looked like activity.

At the foot of the slope the young man paused at the brink of what might have been a dried river bed, deep and fairly wide. On the other side, to his right, the slanting bank was prolonged upward by a high hill. It was called Gold Hill, and possibly half of it would have to be dug away. Here was to be the point of heaviest excavation. The spot was easily recognized from recollected photographs. It was Culebra Cut. The sides of the ditch had been terraced, with levels, or shelves, cut in at various heights. The earth was fresh, newly turned, and on some of the levels were trains of little dump cars hitched to little square Belgian locomotives left by the French. Men were swarming everywhere up and down the banks to their work. The labored puffing and creaking of a steam shovel was already heard. Here were more signs of activity.

"I suppose it's like this from one end to the other," the young man thought hopefully

But only a short distance beyond Gold Hill the fresh earth was lost in the sunken, weed-grown markings of the French. In the other direction, toward Panama, there was the greenish, stagnant water of a sulphur spring in the Cut, and the alligators, mysteriously come there, had not as yet been disturbed. A little farther on the American workings again ceased, and from this point there stretched what looked like the excavation for a subway—again an evidence of the French. One appreciated more and more the wonderful amount those French had really accomplished. It is vastly more than the popular impression of the scandal gives them credit for. It touches from ocean to ocean. But, excepting a little desultory dredging at La Boca, the extent of American effort is confined within seven miles along Culebra Cut. Here and there in this limit the ditch has been deepened considerably. But, with thousands of men working during a number of months, the dirt already subtracted by us from a total of 50,000,000 cubic yards may be regarded as negligible—as well count a half-dozen spoonfuls toward the unloading of a wagon of sand.

From the top of a bank the recruit looked down on one of the steam shovels, for him the vital instrument, since it took out the actual dirt. But he had to wait awhile, for the shovel was waiting, the shovel's crew were waiting. After ten minutes a train of empties drew up alongside, and then, indeed,

the ravenous thing gorged and disgorged with an alternating greed and generosity that was most satisfying. It was like some great, sluggish monster feeding. It showed itself capable of eating away much dirt. But suddenly it stopped.

The empties had been filled in no time, seemingly, but when the train moved away there was no other train to take its place. Moreover, the loaded train was already blocked. On the track were as many as three trains, the crew of each idle. On other levels other tracks were blocked. Over the Cut the 1,500 white men and 7,000 laborers of which the recruit had heard had shrunk to a gang here and there. Of the eleven shovels, possibly two or three were working at any one time. The whole scene resembled some disheartened enterprise doing just enough work, and no more, to hold its concession. Such was the expected American re-vitalizing of the Canal.

We will leave the young recruit there with his disillusion. But the American people, too, have been disillusioned. Their demand, "Make the dirt fly," was aimed at red tape. They did not mean ill-advised haste. But, listening to their cry, the experts employed by them first abandoned all common sense as engineers and organizers, set up a shovel, and then announced that the Canal was being dug. Two of them came back last February with the good news.

But they had strained every faculty. They had even begun with one of the antiquated French excavators. In their feverish anxiety to get a shovel at work, they had done nothing for the mining department. The soil in Culebra Cut, though it disintegrates after loosening, must first be blasted. Yet the earlier requisitions called for nothing but shovels. Then, when a shovel was planted against the face of the rock, it was discovered that the rock had to be drilled and blasted. Yet up to August 1st not a piece of modern drilling machinery had been put into use. The French steam drills of twenty years ago were set up, but for the most part the old hand drill was the commoner instrument used. Two continents have never been broken apart yet by a crowbar wielded by a Jamaica Negro.

But neither has there been evidence of any comprehensive plan for carrying away the dirt. A dump is an urgent need. The dirt is unstable and crumbles, so that tracks built on the present dump cave in, with resulting delay and danger. If dirt is to fly, there must be a smooth and uninterrupted movement of trains; but what happened was that a shovel was hurried to the face of a bank, a track was built to some convenient depression, and excavation began, without any apparent organization of trackage. Trains were blocked, the shovels stopped, men sat down and waited.

The departmental organization, a synonym of red tape, clogged advance. There were, for instance, the civil engineering department, the track department, the mining department, the water service department and the quartermaster's department. Whether powder was wanted, or a locomotive, or a mosquito bar, the department in need had to look to the material department. A system of requisitions degenerated to a tedious labyrinth that would never be permitted for an instant by any modern business concern. A requisition had to trudge from foreman to general foreman, to assistant superintendent, to superintendent, to division engineer, to chief engineer, and be approved by each. I am not sure whether it had to go on to the chairman of the Commission, but at any rate it next traveled downward to the material department, providing that it had got through the gauntlet at all. The physical transfer of the article required was next solemnly achieved. An instance of one of these functions required a day. A foreman, with an approved requisition, started in at seven o'clock to find an engine and two flat cars. He worked industriously, but it was eight o'clock before he succeeded. He took them from Culebra to Empire, the only place where the ditch may be crossed, and then back again on the other side. Opposite Culebra once more, he loaded powder cans, hand drills and some piping, which had been laid out by the head man of equipment in this particular department. With the gang of men who did the loading—twenty, besides the train crew—the foreman started again toward Empire. At the crossing he was blocked by a train of empty dirt cars, which were not being used but which had been left there in the general absence of organization. The equipment train and the gang of men waited while the foreman hunted an engine and an engineer to take away the

dirt train. There were plenty of idle engines, but no engineer would move without proper orders, so that the foreman had to hunt further for the right man to issue such orders. When he succeeded it was time to go 'way back to Culebra for lunch. After lunch the track was cleared and his material train went on. Later it was blocked again by the same string of empties. By the end of the day he had delivered his original cargo, two cars of lumber and two boilers on wheels, all within a course of two miles. This had required all his time and that of the train crew and the gang of men. The head equipment man and a second foreman like himself had each given fully half a day. Add up the wages of all these men, and you have a cost ridiculously out of proportion to the work accomplished. This does not include delay in the work of those who had to wait for the material.

"Sure, and it's expensive," agreed a "tropical tramp" employed as boss, "but I don't know who can afford it better'n our Uncle Sam."

Before very long the new chief himself was balked by the turning down of one of his own requisitions, and the hope grew therefrom that soon each department might have its own material department. A similar rumor had it that there were to be double tracks on each side of the Cut. With these, if kept cleared, the day's work described above could have been done in two hours.

The men themselves were sacrificed to the hysterical eagerness to get a shovel to moving. They were needed as adjuncts to the shovel, and so they were brought to the Isthmus, but without adequate provision for their needs of body or of mind. The picture already submitted of Culebra, the largest camp, demonstrates this.

On being assigned quarters outside the mess house, a white man is furnished with a cot. But the law provides that the Commission shall give him a single bed, a mattress, a lamp, two chairs, a dresser, a table, a washstand and a bowl and pitcher. But at Culebra, outside the hotel, hardly ten men received these things, though it seems that the money has been appropriated. What became of the money or of the articles?

The question suggests another phase of the Canal problem as yet unobtrusive—the graft. Its odor is as yet only of the faintest. Someone, indeed, mentioned an ord dynamite, raised by "clerical error" 100 to 1,000 pounds. Dynamite deteri by being kept, and the present over-s consequently, must be used in cases other explosives would be more ef and economical. A shipment of b lumber also aroused comment. It marked thirty-three feet long, but measurement could stretch it to only t two feet six inches. These are the stories yet told.

The white men eat what is set befor by the Culebra hotel keeper, who was fo a shovel engineer. The building is su free by the Government, and so is the ture, except dishes. The hotel keepe imported stuff at reduced freight rate pays a duty lowered to 10 per ce valorem. He has practically no compe and he need have no bad debts. The G ment allows him to charge $22.50 a for board, and 400 or 500 men are for circumstances to eat with him. It i that food is scarce on the Isthmus, b food of the messhouse is unnecessarily This applies, let it be understood, only the middle of August. This article with nothing later than that date.

The Commission is unfortunate in the Jamaica Negro is the most easily ob workman for common labor. He is a laughter-loving person, and he can sta climate, but here his eulogy switch profanity. Foremen say that he is absc the laziest brute of the human kin His ingenuity is unsurpassed for prolon single, simple motion, such as tamp drill, into a complex series of time-processes. He thinks loafing a quarter worth while, and does it whenever the not looking. When it rains he stops, allowed to stop. His other excuses f working are innumerable and con employed. Already such workmen ha ceived hundreds of dollars for which have given no value. Before the C completed the amount thrown away on these Negroes will climb to a stag figure unless some reform takes In Jamaica the Fruit Company pa Negroes by piece work, and this s where laziness is taxed and energy rew has always been found best in the T There is no need to predict that at th

OFFICES, AT PANAMA, OF THE CHIEF ENGINEER OF THE PANAMA CANAL, OF THE CANAL COMMISSION AND OF THE GOVERNOR OF THE CANAL ZONE

time we are preparing for the Republic of Panama a terrible race problem.

Chief Engineer Stevens says that the white man's worth as a laborer is reduced 60 per cent. on the Isthmus, but that even then one white man equals three Negroes. Yet the majority of the 7,000 or 8,000 laborers we have already are Jamaicans. There are a few Italians and Spaniards, besides men of Latin-American mixture, and

SOME OF THE COUNTRY THROUGH WHICH THE CANAL IS BEING CUT

these are rated as good. But the natives of Panama are not to be had in large numbers. If not farming they are engaged on the elaborate system of roads which the enterprising little republic has begun. It is to be regretted that overcrowded Porto Rico may not be relieved, but the Porto Rican cannot be described as vigorous. Yet Mr. Stevens estimates that from 15,000 to 20,000 men will be needed eventually. He maintains

A 180-POUND DYNAMITE BLAST ON THE PANAMA CANAL WORK

In the foreground is one of the ramshackle railroad tracks which delay the clearing of the excavations

that he can get all the men he wants within 500 miles, but he does not say where.

If reinforcements come soon, however, they will meet with a fair opportunity of starving. On his arrival the laborer—let us say the Jamaican—is taken to a mess house and fed until he receives his first pay, from which the cost of this preliminary board is subtracted. Then he must market for himself. He has to buy from Chinese merchants. He cannot obtain yams, which he likes, but must content himself with yuccas, which he does not like. Yet these are high. They

CULEBRA CUT, LOOKING NORTH

Though the French work on the Canal was begun clear across the Isthmus, the Americans have so far practically confined their labors to the Culebra Cut—a relatively insignificant part of the whole

cost five times as much as yams in Jamaica. He has come under a 500-day contract at seventy-five cents a day. Often he would go back if he could. But he cannot save; he hardly gets enough money to feed himself. He is given a bunk, however, in one of the bunk houses. But he cannot get drunk very often, even if that were his nature. High license so far has kept the drink difficulty from the Isthmus.

Among the laborers generally there is one particular source of discontent. Some are on the gold roll. The wages of others are rated in silver. Some receive twenty cents an hour, others twenty-six cents. But all four classes often work side by side. Of course they compare notes. The result is obvious.

Ambition is similarly throttled among the Americans. The method of handling them hardly contributes to the hearty spirit of co-operation, which is almost imperative in our huge, all-American task. Mechanics, foremen, civil engineers and the like come usually by requisition on Washington. But Washington will advertise for miners, for example, without specifying that they are wanted for open-cut work. Consequently many arrive who expect only underground labor. They are set to do what they had not bargained for. Often they return by the same boat. If they stay they receive from $83.33 to $150 a month. But it may happen that the foreman gets only the $83.33, while men under him get the $150. This is merely typical of the prevailing unintelligent classification of labor One can imagine the feelings of a civil engineer student—that is, a recent graduate of a technical college—coming to the Isthmus full of hope and then be assigned to counting dirt cars at $75 a month. But the worst feature of all, and the one which tends most to dishearten, is the awakening of a young man to the workings of politics. He took his position with the naïve idea of "working up." He held confidingly to a belief in his "future." He felt that he "had it in him." He would try so very hard, and loyally, and for that alone his country would have to notice and make acknowledgment according to his deserts. Poor unsophisticated young man!

THE CANAL SITE AT CULEBRA

He worked for months. He scorned the "rabbit fever" which sent others scurrying back, among them his own general foreman, his own superintendent. He fought off the malaria. He tried not to think of the yellow

DRILLING ROCK BY HAND IN THE CULEBRA CUT
Illustrating the naïve hope of breaking continents apart with hand drills—and the Jamaica Negro

jack. He had his term in the hospital. He endured the "chuck," the unlovely camp, the cheerless existence from supper to bedtime, day after day. His work was the thing, and he learned it. He began to think he might be advanced pretty soon now. He had already taught two or three succeeding immediate superiors how to do *their* work. They had come by appointment. Often they had not the least idea of their duties. Some

AT PARAISO
French cranes left from the earlier work on the Canal

of them would never be competent. But they seldom lasted long. The young man did not have to wait a great while for a vacancy, and he applied for the place. But by the next boat there arrived yet another superior to be initiated into the earning of a good salary. There was a mystery about this thing. The young man began to suspect. It may not be long before he will seek, and find, refuge with one of our "soulless corporations," thus gravitating naturally to the market that will pay for his services. An older man more quickly appreciates the situation and throws up his job. The Government is losing good employees on the sailing date of almost every boat, and this is the chief reason.

After all these things, it seems hard that there yet remains one other obstacle to consider—pestilence. We hear most of yellow fever, and a little of malaria, but we may yet hear of a third. I mean the anæmia that causes 28 per cent. of the deaths of Porto Rico. It was once called the tunnel disease, when it became a horrible plague among the workmen in the St. Gotthard Tunnel. The cause was not known then, but we do know it now. The source is soil pollution. The prevention is the use of latrines. But there are very few latrines in the town of Culebra. I saw none along the Cut where the men were working. Colonel W. C. Gorgas, sanitary officer of the Zone, ordered them among the Negro quarters, and at the time pointed out the imminence of the anæmia scourge. This was several months ago, but as yet (August) those locally in charge had not obeyed the order. The wet season, scattering the hookworm larvæ wherever barefoot men have to walk, may at any time lay upon the culpable ones the direct responsibility for many deaths.

The American people dread that the Canal may cost dearly in human lives. We fear a repetition of the story of Monkey Hill, which during one year took unto itself 40,000 corpses. In the popular mind yellow fever ranks as the disease most to be feared. So far our excavations have been confined to dry earth. What may be expected, then, when the slime of the marshes is turned over and miasma cloaks the toilers there? Compared with the future time, the present Isthmian conditions may be reckoned those most favorable for health.

AN EXAMPLE OF INCOMPETENT ENGINEERING
Excavating a face of rock from the bottom instead of from the top downward

t the change of the seasons last there was an incipient panic. The , almost endemic, presence of the leaped at a bound to the initial f epidemic. But scare heads exag- Also, perhaps, due credit was not r the prompt checking of the disease. of new cases soon fell back to normal. ıst, to the 10th, there were officially only four cases and two deaths Isthmus. On August 11th there e new case, one recovery and no deaths. A suspicion widespread on the Zone should, however, be given expression. It is that where malaria exists as a complication in a yellow fever case the death ensuing is ascribed to the malaria, and so recorded. Without the malaria the yellow fever would not have killed, presumably. But what if there had not been the yellow fever?

It is probably true, moreover, that while yellow fever is the fearful thing, yet the more potent enemy to the Canal work is malaria. Mr. Stevens, who has had the

AT ANCON, OVERLOOKING PANAMA

The best of the hospitals and many of the official residences are located here. Hospital facilities are promised for 10 per cent. of the estimated maximum force to be employed on the Canal work

disease, shares this opinion, and while on the Isthmus takes quinine as he does his meals.

But against both yellow fever and malaria an elaborate campaign has been started. The Governor of the Zone, as member of the Commission's executive committee, has charge of sanitation. He is Judge Charles E. Magoon, heavy, full cheeked, affable. He described what is proposed for the elimination of the mosquito. Between Colon and Panama the swamps must be drained; or, if the ultimate Canal plans prescribe, changed into navigable lakes or

BLASTING AT EMPIRE, NEAR THE CULEBRA CUT

ere will be waterworks to supply , and two are now under construc- ilebra and at Bohio, to be finished end of the year. Wells and rels, or other breeding places itoes, are to have covers. One housand square yards of copper been ordered for doors and but do not arrive. Cities and submit to fumigation. In any gotten during a hundred years. Rubbish is burned. Unhealthful houses are torn down. There must be so much plumbing that the Canal Zone will be a plumbers' paradise. The streets are kept clean, except for the mud; and advertisements are now out for paving bricks.

It was at first determined to provide hospitals for 5 per cent. of the maximum force then contemplated, that is, of 12,000

THE UNFINISHED WORK OF THE FRENCH ON THE PANAMA CANAL—NOW CLOGGED WITH VEGETATION

Not yet touched by the United States

store, any residence, you are ome upon the pungent sulphur e Panamanians are usually im- they endure the periodic sealing uses while the incense burns for f the few hundred Americans in cities. Governor Magoon speaks nderingly of their patience under that would cause mobs in New

nama and Colon are being cleaned rs are opened that have been for- men. But the Commission intends now to raise this provision to 10 per cent. Governor Magoon says that they already have the accommodations originally intended, at Ancon Hospital, just out of Panama, at the sanatorium on Taboga Island, at Colon, at the different camps and elsewhere. To one place or another a sick man suspected of having yellow fever is at once removed and screened off. But the disease is hard to detect in its first stages, and yet, the Governor explains, it is only during the first three days

CULEBRA—THE LARGEST CAMP ON THE CANAL WORK

The big building is the hotel and mess house. The other buildings are quarters for the white men. The streets are not paved nor l and there is no suggestion of cheerfulness about the camp

when the mosquito may become infected from the patient. Consequently the early detection of a case is imperative. In the two cities, accordingly, a continual house-to-house inspection is enforced. At the camps a man not reporting for work is at once investigated.

During August came a clearly visible stir in the house-building departments, and a hope for better things among the men. The carpenter, evidently, was to have his logical precedence over the man with the steam shovel. But carpenters were scarce. The Commission needed 200, asked Washington for 150, and Washington was having a hard time getting any at all. Carpenters have plenty of work in the States. Also about 30,000,000 feet of lumber had been ordered, and a ship with 2,000,000 was then in port at last. Now houses men to live in are to be built. The ma men will be remembered, too. And fall, according to promises, American ed tion under American teachers begins the Strip.

There is a chance, too, for better and che food. Production on the Isthmus has n been greatly in excess of the normal pop tion. Lately the population has incre by about 15,000, and production has creased. There has been a crop failure, the farmers find quicker returns in hiring as laborers on the Canal and on governn roads. Offers of free land from the C mission and the Republic of Panama l go without takers. The fishermen, recei

THE CUMBERSOME SYSTEM OF PAYING OFF THE MEN

Until last August the laborers were often compelled to spend days in the line waiting for their wages

:r prices for their catches, see no reason hing all the time. Two days' work keeps . through the seven. Hence the fish ly decreases in proportion as the demand ases. The usual coastal trade of small ls from southern countries, notably , which brought produce, has been ed because of quarantine against the nic plague and smallpox. Transporta- from our own ports is not adequate. ble stuff cannot be carried, because the have no refrigerator departments. ally, then, prices rise until the laborer hardly buy the necessities of life. The es also suffer, and blame the famine to presence of the Americans. The Panama ernment reduced duties to 10 per cent. Panama Railroad and steamships be- ing to the United States lowered freight s. But these attempts at relief failed. ast we had to admit the small wisdom of Taft Agreement.

his Agreement, of January 7. 1905, ed our treaty right of free import to the fying of the necessities of Canal employees he gold payroll, that is, the Americans. as the absurd idea that those not paid old could shift for themselves. They ld be forced to buy from local merchants, thus benefit Panama's industries. But gold-roll men were scarcely better off. Government's commissary at Colon was far away and inadequate. Certain re- tions made it practically worthless. the Chinese merchants on the Strip nothing about catering to an American's s. During seven months, then, the er spent all his money, the American l not spend his at all, and all classes partly hungry. Often, too, the laborer l not get credit, since he changed camps iently. And yet, though he had no ey, there was money due him. Because pernicious system, hundreds of men had tand in line on payday, yet wait for afterward before they could get wages. There are stories of some who to the swamps, ravenously hunting ood.

ly, the last of July, Governor Magoon ed to Panama. He desired that the Agreement be waived until local com- s might supply the demand, so that time the United States Government provide commissaries for all employees. And in a most courteous note the President of Panama granted the request.

From this point, then, the Governor is now planning anew. He means to feed the Strip. He will have an ice plant, a bakery and a laundry at Colon. There will be cold-storage ships. Every day a supply train will cross the Isthmus with provisions for the branch commissaries to be built, and for the mess-houses. Americans can buy fancy groceries and such stuff duty free. They can form their own messes if they care to. But the present mess-house system will be retained.

The shovels did not have to be stopped in order to build houses for the men. They were stopped for the need of reorganization. The new chief had evidently been well informed soon after his arrival. He went over the Cut. The coming of the "Brains Car," as it was contemptuously named, was not heralded with advance telegrams; none of the usual flourish was heard. But during the day the men noticed a stranger among them, who seemed to be a hardy, earnest workingman like themselves. He was climb- ing about in the mud of the ditch, catching a switch engine, pausing among machinery. He had the head of a keenly intellectual mechanic, with sharp eyes and a settled jaw. He had very little to say except to ask questions. He was very quiet, very business- like. The men were not certain at first, mostly because they could detect no pose. There was none of the weighty self- consciousness of the "Brains Car." It was hard for them to get over this fact. But when they did they said, "See there, that must be Stevens."

The new chief declared that he would make no cheap promises. "But come back in five months," he added significantly.

So, after all, we have a revised set of ex- pectations. For instance, Mr. Stevens has in mind a system of trackage and dumpage. He proposes to build well-ballasted railroads, so that dirt trains will not fall through the right of way. He proposes that the network of rails shall insure clear tracks, so that no shovel need have to wait for cars. Then there will be more shovels, each working constantly. That will mean real digging. Where the dirt will go is the great problem. He admitted that he had a plan, one different from plans up to date, but it was not fixed

as yet. You see, we have as yet no definite plan for the Canal itself. That depends on what Congress decides after the report of the expert consulting board. The dirt may go to fill the swamps, if the swamps are to be filled, or it may be dumped into the ocean to improve the entrances. But in any case Mr. Stevens means that the fact of dumping shall not clog the vital machinery of digging.

We may be thankful that we have even expectations. They are fairly bright ones, too, let us admit. As though in confirmation, there was apparent over the Zone a subtle spirit of confidence regained. When some of the shovel men and engine crews were discharged, with the choice of being taken to New York, with salary continued until arrival there, or of other jobs on the Canal, only a third voted for home. This was remarkable, considering the sentiment that had prevailed up to that time. Before, they could not be interested, because they knew that nothing was being done. But with the new chief's first orders there grew the feeling that seniority, merit and faithfulness would henceforth be rewarded, and that incompetents need not apply. They knew already that they were engaged on one of the greatest tasks ever undertaken, but now they felt that it was to be accomplished. With such backing the new chief could not ask for more favorable conditions. The matter rests with him.

Colon, Republic of Panama.

THE BENEFACTOR

A STORY OF A PROMOTER WHO REVOLUTIONIZED A TOWN AND MADE HUGE PROFITS THROUGH HIS DEFT SKILL IN "ORGANIZING" VICTIMS

BY

FREEMAN HARDING

HE WALKED up to the desk of the Hotel Williams with the buoyant lightness of step characteristic of some fleshy men. Taking the pen, he registered with a bold flourish:

COLONEL NATHANIEL ARDEN, CHICAGO

"Have you an unoccupied parlor and bedroom with a bath?" he asked, as he rubbed his hands agreeably together. "I may be here for some weeks." The clerk nodded assent and called "Front."

The Colonel disappeared up the elevator shaft, but he soon came down again to breakfast. When he entered the dining room his dignified bearing and his genial expression impressed the head waiter, who ceremoniously seated him in a preferred position whence he could command the room. He was blandly courteous to the young woman who brought him his meal. When he emerged from the dining room the clerk looked him over.

He saw a man of medium height, broad of shoulder and rotund of body, who stood solidly upon his feet and carried well his fifty years. He was clean shaven. His small gray eyes looked out from their puffy environment with friendly mildness. He possessed the oratorical mouth—long and deeply indented at the corners—and lips of a trained flexibility. Above the mouth protruded a blunt and obstinate nose, and below projected an aggressive chin comfortably cushioned on its adipose double. Well dressed, in clothing not too new, he bore himself with an air of good humor, energy and prosperity. The clerk mentally ticked him off, "Promoter, likely."

Colonel Arden walked deliberately to the news stand and, after looking over the local papers, bought a copy of the *Williamsville Search Light*. Seating himself in a big office chair he glanced cursorily through the news columns; then he minutely studied the advertisements.

"You can't grow a live paper like this in a dead town," said the Colonel to himself. "These ads show the place to be wide awake and prosperous. Chipman was right, I reckon, in urging me to work the next deal here." He refolded the paper and inquired of the

hotel clerk the whereabouts of the Williamsburg National Bank.

Sauntering across the street, he entered the bank and asked for the president. As he walked into the president's office he saw an undersized man seated at a ponderous desk. His head was thatched with hair of a rusty brown; a tracery of minute red veins simulated the flush of health upon his shaven cheeks; a long and drooping nose overhung a naked upper lip, which shut close upon its neighbor; and a reddish beard, clipped to a point, prolonged his chin. He lifted his head and fixed a lack-lustre eye on his caller.

"President Simpson, I believe."

The reply was a curt nod.

An engaging smile spread over the Colonel's face.

"I understand the Central National is your Chicago correspondent," he said; and, pulling out a prosperous-looking pocketbook, he extracted an envelope. The banker opened it, drew out the typewritten contents, and, glancing over it, said, without rising:

"Glad to meet you. What can I do for you?"

"I am here," said the Colonel, "to look into the advisability of establishing a manufacturing plant at this point. As I may be in Williamsville for a month or so, I should like to open an account—small—only for expenses."

"Happy, I'm sure," said the banker, slightly relaxing his rigidity of manner.

The Colonel handed him a draft for $1,000 and, sitting down without being asked, began a jovial conversation in which the talking was all on his side. When his deposit and check books were brought to him and he had recorded his big and legible signature, he rose, bowed and, smiling spaciously over the whole establishment, departed.

II

The Colonel made himself very comfortable at the Hotel Williams. He had a special telephone put in and imported a private secretary, a young fellow with black eyes, a drooping mustache and graceful manners. His duties were not arduous and he had much time on his hands, which he filled with social pleasures. He easily drifted into cordial relations with the younger set and was invited to many entertainments. Young women spoke of his dancing as "just lovely," and the gentle melancholy of his manner made him fascinating to them. His excellent taste in dress was much commented on.

He also became a great favorite in the crude Bohemia of the place. The newspaper men took to him mightily. It came out that he had been at one time on the staff of a New York paper, and he was able to teach them some new tricks in journalism.

"Get under their vests, Archie," the Colonel urged. "Don't mind the expense. It's money well spent. And I wish you could get on close terms with Sefton. He's chairman of the Citizen's Association and in the Council. We are sure to need him before we get through."

"I know him pretty well already," replied Archie, lazily. "He likes me and has a good opinion of you."

From the gossip of the hotel proprietor the Colonel picked up much information about the place and the people. Later he took to driving through the suburbs and looking up potential sites for factories. Finally they introduced him at the club, where he soon made himself much at home, drinking in moderation, telling capital stories and steadily extending his acquaintance. Within a few weeks many people said, "Morning, Colonel," as they passed him in the street.

Smithers, the member-elect of Congress, was about to enter on his duties at Washington, and his admirers determined to give him a "send off" in the shape of a dinner in his honor. The affair developed into an imposing social function. At Archie's suggestion, the ladies were privileged to look down from the galleries. Arden, who had been placed at the raised table reserved for the elect, kept his neighborhood in a roar. When the toastmaster had delivered his address of welcome the guest of honor said his dull and halting say. His remarks were conscientiously imitated by several representative citizens. But at last an individual, pleasantly stimulated, shouted, "Let's hear from Colonel Arden." "Arden! Arden!" was the cry, and the protesting Colonel got up and began to speak.

His was a genial, friendly talk about the place and its people that made everyone feel pleased and complimented. The speech was set with stories—jewels in their way—and the peroration was an eloquent tribute to the ladies that brought a round of cheers and made every woman present always after refer to the orator as "that dear Colonel Arden."

Archie circulated tactfully among the tables and through the galleries and hobnobbed with the reporters. As a result, the newspaper comments the next day did full justice to the Colonel's effort.

His reputation continued to grow. He not only cultivated the well-to-do, but he also sought out and made much of certain of the horny-handed—men who had influence with the miners and the factory workers. He made a special crony of Morgan, "the Boss," as he was called. By this time he had prepared the ground, and now he began to sow the seed.

III

Williamsville, founded a half century before, had grown exceedingly. The surrounding hills contained deposits of fire clay and glass sand. The region was underlaid with coal, and the place had become a "hub" where many railroads focussed like the spokes of a wheel. The 30,000 inhabitants were buoyant and busy. Thousands of miners lived in rude, unpainted houses grouped around the coal shafts in the outskirts. Nearer the centre stood the more pretentious dwellings of the glassworkers, boasting paint and front yards; the "Ridge" was the site of the villas and mansions of the well-to-do and the rich.

An electric street-car line zigzagged aimlessly through the town. It ran its cars so far apart that only people of leisure could afford to wait for them. An ancient power house supplied current for the car service and also for lighting the streets. It was full of out-of-date machinery, and the irregular and uncertain illumination was a stock subject for newspaper jokes. But, intrenched behind a perpetual franchise, Organized Incompetence continued obstinately to do what it chose with its own.

One day, by a carefully planned accident, Arden encountered Simpson as he was leaving the bank. By this time the Colonel knew him as well as Simpson permitted himself to be known.

"Come up to my rooms, I want to show you something," said the Colonel in his jovial, whole-hearted way. Simpson nodded, and the two were soon seated in Arden's parlor with the door locked.

"This is what I want to show you," said the Colonel, as he indicated the well-filled table that served as a sideboard. Simpson took a drink, lighted a cigar, and waited.

"Have you been wondering why I ha spending so much time here?" demand Colonel.

"It's a nice town," said Simpson.

"True enough, but that isn't the I'll tell you. I'm in the electrical bu and it's a good one to be in. It's pa handsomely."

"Think of building an electric plant asked the banker indifferently.

"I don't build electric plants. I let people build 'em and then I buy 'em and sell 'em dear. Understand?"

Simpson did not answer, but sat w eyes directed through the window building across the street.

"Simpson," continued the Colonel, out his "frankness" stop, "you own 3 of the 2,500 shares of stock of the Wi ville Electric Company. It pays you cent. and sells at ninety. I'm looking partner who will help me make that worthless."

Simpson took his cigar out of his said, "Go on," and put it back again. got on his legs, spread them well apa shook an imperative forefinger at th eyed man in front of him.

"That company of yours," he said, perpetual franchise to run cars over t streets in this town, and, managed there's a fortune in it. How do the it?" he asked scornfully. "They've th to operate over fifteen miles of street are only running over six. The rails ar out, the ties are rotten, the cars ridi That power house"—he pointed out window at a lank iron chimney in t tance vomiting dense black smoke— museum of antiquities. The lighting is beneath contempt. And yet there's tract for street lighting with nine years Two hundred arc lights at $100 a Great Scott! Twenty thousand dollars! I want to buy the whole thing cheap, fi and sell it dear."

The Colonel stopped for breat listener, after smoking for a time, be utter scant phrases:

"May be true, but stock's scattered holdings—estates—widows—orphans jags—Williams's estate's got 500 shar next biggest stockholder—pays 5 per satisfies most of us—hard to shake ou

"But it's my business to shake i

urged the Colonel. A flush spread over his countenance, his eyes drew closer together, his face became hawklike, and his chin struck aggressively forward while its double retired within his collar. Simpson drew his mouth into a lipless slit.

"I must decline to be mixed up in any attempt to depreciate the property. I am a director of the company and much of the stock is held by my friends."

"Mixed up!" exclaimed the Colonel in a shocked tone. 'I should say not. I want you not to be mixed up. What will you take for your stock?"

"My price is 150," was the reply

"Well," said the Colonel emphatically, "I can make it pay you big money to sell it at twenty."

For the first time there was a glimmer of interest in Simpson's eye.

"Can't be done," he said ungraciously.

"Done! Easiest thing in the world," said the Colonel, putting on his oratorical manner. "If the papers are supplied with facts they will make them public. Do you know what the papers are going to say?" Then and there he delivered an oration on the scandalous character of the trolley and lighting management, and announced his determination to bring people to the place who would secure a franchise and give a competing service that would make the old company gasp. The new corporation would parallel every good route and furnish electric light for next to nothing.

"I can get the franchise I want in a month," he blustered. "Boss Morgan and I understand each other. But I need your help to capture that mismanaged property. I want you to lead the fight against me and my project. Pour in hot shot, the hotter the better. Rally your stockholders and defend their interests, and, when you are licked, sell out in disgust. I'll find the man to buy. The others will follow you lamb fashion, and we can take in most of the stock cheap—dirt cheap."

Simpson still smoked thoughtfully; then, "Go on," he said.

The Colonel proceeded. "When the stock is ours I'll modernize the old road and the earnings will jump up. I'll get a competing charter and we'll build non-competing extensions that will complete the old system. Then we'll consolidate, and on the boom we can sell a bond issue big enough to give us a lot of cash and all the stock as velvet. The reorganized concern ought to earn enough to make that stock worth par."

"It will take a lot of money to put it through," said the banker, briefly.

"Chipman is my backer," said Arden. 'It'll be my job to get the new franchise and break down the old company. It'll be your job to help us get the old stock cheap, and Chipman will put up the money till we can sell our bonds. Then we'll divide, one-third to Chipman, one-third to you, one-third to me."

Before the close of the week the president of the Williamsville National Bank had occasion to visit Chicago. It happened that Colonel Arden was there at the same time. Curiously enough they met in Chipman's office. Certain eminent corporation lawyers were busy for several days drawing up agreements. When these were signed, the two men returned to Williamsville by different trains.

IV

Forthwith Secretary Archibald Jennings got very busy. He had confidential talks with reporters and interviews with editors, in which he called to their attention the advisability of doing something about the outrageously bad management of the Electric Company. He supplied them with astonishing facts and figures, and convinced them that there was both reputation and circulation in taking up the matter.

With a singular unanimity all the papers began the attack at the same time. The news columns were filled with disgraceful examples, while in the editorial pages these were used as texts for condemnatory sermons and denunciations of the ill-treatment of a long-suffering public. The management was savagely criticised for the low wages paid to the company's employees and the long hours of service exacted. An opportune accident was made the most of. The half-dozen newspapers yapped in chorus like a pack of terriers, and speedily stirred the public to action. As a result a mass meeting was called and the big hall selected was crowded with protesting citizens.

After much urging Colonel Arden made a rousing speech, packed with sarcasm, ridicule and denunciation. It carried the audience off its feet. When he regretfully announced

that, as they were unwilling to subject hundreds of workmen to the disadvantages they would suffer in going to and returning from their work, he would probably be forced by his associates to locate the projected steel plant elsewhere, howls of execration arose. Fiery resolutions were passed with a roar. These not only condemned the Electric Company, but demanded that the Mayor should bring proceedings to abrogate its charter.

Directors and stockholders had an unhappy time trying to explain and to defend themselves, but Simpson made no apologies. Instead of defending himself, he attacked. He abused the Colonel so violently that fear was felt lest Arden's Kentucky blood might drive him to seek vindication at the pistol's point. The banker vigorously asserted the rights of the corporation. He proclaimed the damage to innocent investors from this attempt to destroy the value of their property. The worried stockholders were grateful for his leadership and ranged themselves behind him. He became the champion of "property rights" against "socialistic spoliation."

At that psychological moment Colonel Arden announced through the newspapers that he had induced the Honorable Jabez Chipman, the well-known street-railway magnate of Chicago, to consider the building of an electric road and lighting plant. If he could be persuaded to take hold of the situation the town would find itself the possessor of undreamed-of facilities at absurdly reasonable prices. The papers profusely thanked the Colonel.

Chipman came down to Williamsville and held an informal reception at Colonel Arden's rooms. The next morning the papers jubilantly announced that, as a result of the visit of the Honorable Jabez Chipman, Colonel Arden was prepared to go ahead as soon as a satisfactory franchise should be granted.

At the next meeting of the Council the chamber was crowded with citizens. Sefton, the "reform" member, rose and introduced a charter which, he stated, was satisfactory to Colonel Arden. It ought to have been, for he had drawn it himself. Its sponsor explained that it was practically a duplicate of that long before granted to the old company. The rights, privileges and duties were perpetual, and applied to many streets sorely in need of traction facilities—in fact, to all important avenues not already surrendered to the old corporation. Sefton went on to say that Colonel Arden had agreed to furnish on a ten-year contract 100 arc lights for $75 each, or $25 a year less than the sum exacted by the old corporation. There was a clapping of hands as the Councilman made this point. Arden had not mentioned to him that each of these lights would cost the company less than $40 a year.

Simpson filed a protest which received so little consideration that he withdrew in a huff.

Within a week, impelled by "the Imperious Voice of an Aroused People," the Council had granted the franchise with but one amendment, which provided that any company operating under the charter should not consolidate with the hated old corporation. The vote was unanimous. The Mayor affixed his signature at once. The morning papers were able to announce in big headlines:

MONOPOLY DOWNED

THE PEOPLE WIN

They expressed the obligations of the community to Colonel Arden, who had informed them that he was already organizing the Metropolis Electric Company to operate under the new charter, with a capital of $1,000,000, all of which had been subscribed.

Soon after this certain hard-working members of the Council were able to add to their savings-bank deposits several times the amount of their yearly wages, and Boss Morgan opened a substantial bank account—in Chicago.

Still the stubborn Simpson kept up the fight. He urged the uneasy stockholders of the old company not to part with their holdings, and, heartened by his confident aggressiveness, most of them followed his advice. And then came the thunderclap. It was announced that a bill had been quietly slipped through the Legislature and signed by the Governor authorizing one road to run over the tracks of another for distances of half a mile by paying a reasonable rental. With this news the paper published a map showing the routes to be built upon at once by the "Arden" Company, as well as the portions of the old tracks to be utilized under the new law. The map looked like the grating of a jail window. Every important route of the old corporation was to be paralleled and some of its most profitable trackage traversed

by "Arden" cars. The papers printed pictures of those elegant vehicles beside snapshots of the archaic boxes on wheels then running. "No one," they said, "would ride in the latter."

Simpson denounced the whole thing in a newspaper interview as a conspiracy against property rights and an outrage upon widows and orphans. Then he threw up his hands in disgust, resigned from the board, and sold his stock to a Chicago man for twenty cents on the dollar. He showed to his fellow directors the check he had received in payment, and said, confidentially, that he was glad he had found a fool to unload on. There was a rush to sell, and other Chicago innocents were induced to buy the stock eagerly pressed upon them at from fifteen to twenty cents on the dollar. Before three months had passed the former stockholders of the company had been, in large part, divested of their holdings.

V

Again the Colonel and Simpson journeyed to Chicago and met in Chipman's sumptuous offices. They seated themselves at a big table.

"Let's get to business," said Chipman. "Nat, I presume you've got a plan. Tell us what it is."

"All right," said Arden. "We've picked up $241,000 par value of the stock of the Williamsville Electric Company. That leaves only $9,000 of it in the hands of original stockholders—pretty clean sweep. And we got it cheap. It cost us—let me see—" and he turned over the leaves of a memorandum book—"$43,180, and you, Chipman, have put up the money and have got the stock in your safe."

Chipman nodded.

"Then I've organized the Metropolis Electric Company and have sold it the new franchise granted to me by the Council, taking in payment the company's capital stock of $1,000,000, and that stock is locked up in my safe.

"I've put in a 'dummy' board of directors, including two prominent citizens of Williamsville, and the board has voted to issue $500,000 of bonds secured by mortgage on the franchise and on the road when it's built. I've explained that we'll need a lot of money to put up the power house, construct the road, buy cars and so forth. The stockholders"—pointing a finger at his own chest—"have ratified the issue. Now as to the old company, Chipman, you must put in a 'dummy' board—Simpson can tell us whom to pick—and have them vote a $500,000 bond issue to be spent on reconstruction and improvements. Then we must organize a holding company under the laws of some Eastern state—New Jersey, likely. That company must buy the stock and bonds of the two Williamsville companies so as to control them. It should have a capital of $1,000,000. Let's call it the Standard Electric Company. It can buy the $1,000,000 worth of bonds of the two local corporations and pay for them in a contract to construct the Metropolis power house, road and lighting lines, and to rebuild, modernize and re-equip the old road. We'd better have it take the bonds over at ninety.

"Chipman, you must sell the Standard Company that $241,000 worth of old company stock which we bought below eighteen at par—it's worth it—and I'll sell the company the $1,000,000 of Metropolis stock for $1,000,000 of their own stock. Then we'll have it all.

"When this has been done," he went on, "the Standard Company will have $2,241,000 of securities of other corporations in its treasury, and it can 'hock' the whole lot with a trust company as security for an issue of $1,000,000 of its own bonds—5 per cents. Can you sell those bonds, Chipman?"

"Yes, if the earnings show up," replied the street-railway man.

"I'll come to the earnings by and by," continued the Colonel. "Suppose those bonds only bring ninety—they ought to fetch ninety-five—we'll have $900,000 in cash. It'll cost $241,000 for the stock Chipman sells 'em; say $9,000 more for organization expenses; that aggregates a quarter of a million. The Standard Electric Company can sublet its contracts, under which it agrees to do the construction work of both local companies, for $600,000 to a fellow I know, and have $50,000 left in the treasury to pay a year's interest on their own bonds.

"I'll fix it with the sub-contractor to rebate me $100,000 on the job. With the $500,000 he keeps," he went on, "he can build a big power house, finish the 'Metropolis' line, reconstruct and equip the old road and buy a park out at Elk Lake. It'll take a year to do it all, but when it's done we'll be earning at the rate of over a quarter of a million annually."

Simpson had jammed his hands into his pockets and hunched himself down into his chair till his chin nearly touched the table. His eyes were fixed evilly on the speaker as he followed every word. Distrust, suspicion and bewilderment were written plainly upon his face. The Colonel talked on:

"We can operate the properties for 50 per cent., and after deducting the $50,000 a year bond interest we'll have earnings of $75,000 a year belonging to the Standard stockholders —that's enough to pay 7½ per cent. dividends. The town is making a big growth, and earnings will grow with it. In three years it'll be a 10 per cent. stock."

"What are we going to make out of the whole business?" asked Simpson, sullenly.

"After making Chipman good for his advances we'll have $190,000 profit on the Williamsville stock. We'll get another $100,000 out of the construction contract. It will cost for expenses and lubrication say $65,000; that'll leave us $75,000 apiece in cash. But the big thing is the $1,000,000 Standard stock. It's sure to be worth par in two years. We can cut our melon in a year."

"Not bad, Nat," said Chipman. "Anything else you want to know, Simpson?" he added, turning to the banker.

"Where's the money to come from to carry through the scheme?" he asked.

Arden pointed a finger at Chipman.

"Nat," said the magnate, "you've drawn on me so far for between $50,000 and $60,000 for expenses and lubrication. With what I've paid for stock, I'm out nearly a hundred thousand. I'll keep the million of bonds of the holding company in my safe deposit vaults, and sell them as we need money. If they don't go I'll lend you on them till they do. Now I guess we understand one another. Are you hungry? Let's get a bite to eat."

Chipman entertained them with a luxurious lunch, after which the lawyers received their instructions to organize the holding company. Colonel Arden went back to Williamsville by the night train. So did Simpson.

VI

In a marvelously short time the energetic promoter had found engineers and contractors to his liking. The streets were torn up in many places. Carloads of rails, poles and ties filled the railway sidings. A big power house began to rise near the mouth of a coal shaft. The press of Williamsville learned through Archie that not only had the $1,000,000 of stock of the new company been subscribed but that Eastern interests had bought up $500,000 of the bonds of the concern. Archie also distributed among the papers electrotypes of the power house in course of construction. It showed an imposing structure. Once more the papers voiced the opinion that the people owed much to Colonel Arden, who was so loyally carrying out his pledges.

The old corporation, spurred on by the threatened competition, set to work to modernize its properties. It relaid its track with heavy rails and bought new cars and extended its lighting lines. The directors found it necessary to authorize the issue of $500,000 in bonds. They were readily sold to the Standard Electric Company, a powerful Eastern concern which had contracted to carry out the extensive plans of the local corporation.

Within a year the trolley service and lighting of Williamsville had been transformed. The three steel chimneys of the great power house were vomiting black smoke. The two companies had made peace and drew their power from that common source. At frequent intervals elegant cars hummed and buzzed through the streets. Nightly, along the main thoroughfares arc lights glared. The business establishments were ablaze with incandescents. The people were proud of what had been accomplished, and, when it became known that the Standard Electric Company was in control of the two local corporations and would operate them in harmony, no one objected to it, or attempted to invoke the anti-consolidation clause in the "Arden" franchise. The Standard Electric Company announced to the newspapers that it was planning to unite Williamsville with neighboring towns by interurban roads which would be feeders to the trade of the town and greatly benefit the local trolley lines. In order to complete the improvements contemplated, this company had made an issue of bonds, secured by the deposit of practically all the stock and bonds of the two local companies. These securities were bottomed on the prosperity of Williamsville; there could be no better investment for its citizens; a prospectus would be found in the advertising columns. The Williamsville National Bank

had secured a part of this issue and was offering the bonds at par and interest. Thus the newspapers, duly coached and rewarded, made clear the situation.

Long before this Simpson had ceased to oppose the inevitable. He and the Colonel were once more on speaking terms. The banker said good things of those bonds, and many of the people who had sold their stock in the old company below twenty cents on the dollar bought them at par. Thus they secured one-fifth of their former income. The remaining four-fifths found its way into other pockets.

VII

One day Arden said to Simpson, as he sauntered into the bank:

"Our melon's ripe; let's cut it. I'll telephone to Chipman that we'll go up to-morrow night and get together at his office the next morning."

For the last time the three met in Chipman's office. Arden produced his accounts and explained that the expenses had somewhat exceeded the original estimates. Lubrication had cost more than he had calculated, and he must ask for $76,000. Most of this had been advanced by Chipman, the rest by himself. He must ask, in addition, for an allowance of $10,000, two year's salary for his secretary, Jennings. He had been very active and efficient. It was further agreed that they should allow the young man $50,000 of the Standard Electric Company's stock.

"Chipman," continued the Colonel, "after paying my bills for expenses you'll have $104,000 to our credit in the Williamsville stock deal, and I've sent you $100,000 that I got out of the contract. That makes $204,000. Suppose you have those figures verified and then draw three checks of $68,000 each. That will settle up the cash. I've had the $1,000,000 of Standard stock put into hundred-share certificates. I am entitled to 3,166 shares; so are each of you. That leaves in my hands the 500 shares for Jennings and twenty to qualify dummy directors." By night everything had been settled and mutual releases signed.

When Archie Jennings and the Colonel met next morning the latter gave him a big hug. "Archie," he said, "the job is finished. You've done mighty good work and I want to show you that I appreciate it. You've been like a son to me and I intend to do what's right. Chipman and Simpson insist that I must take care of you, and I'm more than willing. I haven't skimped you on expense money. Do you feel that $25,000 in cash will satisfy you?"

"It's more than generous," replied Archie, aglow with impulsive enthusiasm; and he wrung the hand of his benefactor, who looked at him affectionately.

"My boy," said the Colonel, "I have found out that the city of Allerton is cursed with a hayseed electric plant. It is my duty to institute drastic reforms in that place, and I want your help. If we can bring it off, I'll make it $50,000 for you this time."

The young man looked at the Colonel with shining eyes. "I'd like to work with you always," he said.

"By the by, Archie, do you happen to know if the people of this town are anxious to recognize my services by a dinner or something?"

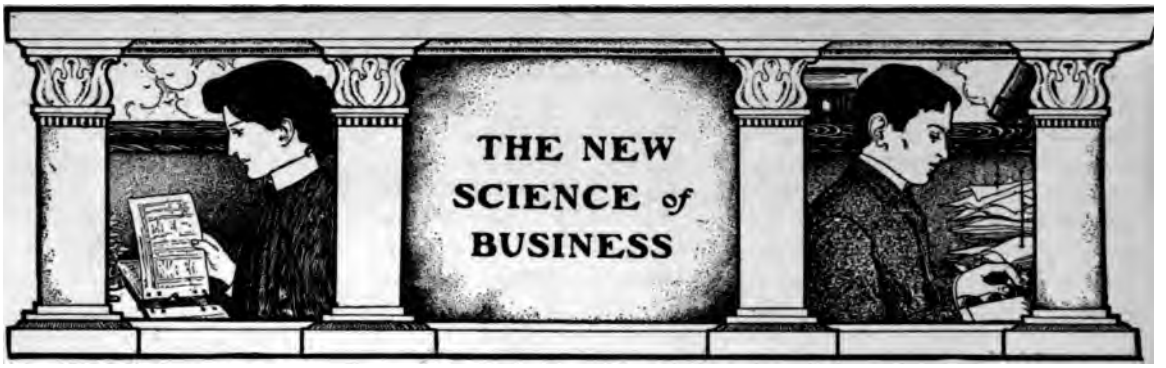
"They are," said Archie with conviction.

It was a great occasion. Sefton, the reformer, presided and paid a warm tribute to Colonel Arden. The Colonel's eyes were moist with emotion as the best citizens, including the leading clergymen, filed by and shook his hand in farewell.

VIII

Colonel Nathaniel Arden was sitting in a wicker chair in the buffet car of the "Limited." The train had just left the station at Williamsville and, looking backward, he caught sight of smoke plumes drifting to the east from the tops of the lofty steel chimneys of the power house. The sun had set, and already electric constellations glittered in the streets.

"Well, the town got what it wanted and I got what I wanted," he said to himself as he called to mind the incidents of two strenuous years. "It was a good job, and well done. Let me see, I got $68,000 in cash, and I managed to economize in expenses and do the work for $14,000 less than I was paid. That was an inspiration about Archie. It cashed up $60,000 when the stock was sold. He's more than pleased with his $25,000. It wouldn't have done to spoil him. I certainly did well with my stock. Filled everybody up before Chipman or Simpson found out I was selling. Four hundred and thirty-four thousand dollars! Whew!" And he threw away a half-smoked cigar and lit a fresh one.



THE ART OF HANDLING MEN

BY

EUGENE SHINN

EXPERIENCE as a business systematizer has convinced me that it is not wise policy for the executive head of a business or of a department to do much, if any, detail work. He may think that no one else can do the work as well as he, but his training in lower positions should enable him to judge whether his subordinates are doing the right amount of labor, and their reports should show to his trained mind whether it has been properly performed. It is a good rule for him to follow, then, to rely more and more on those under him, and to see that they collate details in their reports so concisely and correctly that they can easily be digested when they reach him. At the same time, it is advisable to instruct, and work with, subordinates until they thoroughly understand their duties. If you are an executive, therefore, require your salesmen, your recording force, your purchasing department, laborers, artisans, helpers of all kinds, and foremen to report to heads of departments, and require these in turn to condense the reports into intelligible statements for you, and you are on the road to executive success.

Encourage employees to make your success their success. Good suggestions are often made by even the most lowly employees. Give them recognition. I have known subordinates, mere contented plodders, to say of a bit of detail work: "I should have that changed if I had authority, but I don't suppose the management would appreciate the suggestion if I were to make it." Have all such suggestions reported with proper credit. A word of commendation is usually sufficient reward, and frequently brings other suggestions. Prizes may be offered. On the other hand, be careful about driving your men. I have found that the executive who drives solely by force, determination, temper and a desire to secure the greatest amount of work at the lowest cost, is not the most successful manager. He may succeed to a degree, but he would succeed better with a more considerate, conciliatory policy. Drive all you want to, but be sure to drive with judgment.

I once took charge of a large establishment where the custom was to call out requests and orders in loud tones, explosively audible throughout a whole department. No matter what the force was doing everybody stopped work and looked up, at the first sound of the voice, in doubt whether he were being called by someone. This broke the chain of each individual's thought and work, and a new start had to be made every time. The custom was discontinued. The quiet talk and quiet instructions which took the place of the former noise disturbed no one. Notes and memoranda came to be used more and more, with a touch of authority in the initials appended to each. Order took the place of chaos.

Many superintendents, heads of departments, foremen and other workers in authority have a habit of making subordinates who step up to them on business wait for recognition. The delays thus occasioned may cause an appreciable increase in the cost of handling product. A good executive will see that subordinates are recognized immediately. It is better for a superior to delay his work than to make his subordinates delay theirs. The habit of delaying recognition spreads

from one employee to another, and its general influence is harmful. Immediate recognition produces a good moral effect. A man in a responsible position who cannot impress his authority upon subordinates except by irritating actions had better be discharged. Employees are more impressed with a quiet, dignified, firm and attentive superior than by one who seeks to exploit a pretentious dignity. I have noticed, too, in many business establishments heads of departments constantly inquiring about the progress of the work of subordinates, looking over their shoulders and doing other exasperating things in their presence. Such a head does not understand the first principles of successful management—namely, ability to measure the rate of progress by the result of the day's work or the attitude of the workers during business hours. By constantly visiting his subordinates he takes time from their working moments, and thus both irritates them and increases the cost of product or sales.

Above all other things, however, bring into regular conference heads of departments, officers and factory or office committees and secure their ideas. You will thus have the benefit of the points of view of the men intimately in touch with the work you are superintending. Even their inquiries and objections may be of value. Once in examining a large factory I was observing the work of a department head who had been with the company many years. The president of the company asked me what I thought of him. I said that he was resolute and determined, but seemed to lack friends in the office and among the other heads of departments. He smiled and said:

"You have judged him correctly. The secretary of the company and I are the only ones here for whom he has any respect, and we have it only because we have given him to understand that we are in command. Yet he is one of our most valuable men. He questions everything we direct, but when he gets our idea nothing will change him, and he carries it to completion."

When I had finished my examination, and had prepared a system, I called together all the heads of departments, submitted to each one the scheme for his department, and explained how the system would work. The obstinate man asked 95 per cent. of all the questions. The others seemed to take all suggestions and directions for granted. The obstinate one came at me with all sorts of hypothetical questions, and questions about the practical application of parts of the system. The points he brought up would have come up some time in the natural course of business operation, and, as this man was aware, they could be cleared up better while I was on the spot than after I had gone. The man by his questions proved himself a valuable employee, as the president had declared him to be. Employees, then, should be encouraged to object and inquire, within reason, as doubtful matters develop in every business day.

Another point in the management of subordinate heads of departments is to provide everyone with an understudy. In a manufactory which I once examined this policy was decided upon after years of the experience of losing good men from important positions and wasting time and efficiency in securing others to fill the vacancies. It worked well except in two departments, the heads of which declined to accept understudies. Argument to persuade them failed. Finally the two men who were holding out were told that their services would not be required after a certain date if they continued their obstinacy. This settled it. There is now an understudy for every important position, ready at a moment's notice to attempt at least to fill it. In a large mercantile establishment with which I am familiar there is one understudy—and in some cases there are two—for every executive position in every branch of the business. This policy has a tendency to hold department heads in check and to make them use their best efforts.

Sometimes, too, an employee will handle some part of a business in such a way that he alone has the key to it. This should never be permitted. Whatever is done by any employee should be done for the good of the business, and all entries or records or methods used by any employee should be so plain that they can readily be understood by others.

Finally, the moral effect of formal reports, to say nothing of their accounting value, cannot be overestimated. I was once called in to systematize a large manufacturing plant, conducted by a close corporation made up of successful business men—bankers,

lawyers, retired capitalists and manufacturers and merchants. Agencies had been established in thirty important cities. The agents were the stumbling blocks of the business. The sales of the finished product, made under strong competition, were rapidly increasing. But the returns received did not pay more than 15 per cent. of the monthly expenses. Indeed, the stockholders had already advanced money amounting to 200 per cent. of the capital stock to keep the business going. Each agent was working under contract, conducting the business as he pleased in his own city, and reporting to the main office as he thought best—every week, every two weeks or every six weeks. There was therefore always uncertainty as to the exact situation at any time.

Taking hold of the business, I sent a circular letter to all the agents, setting forth rules that were to go into effect immediately. They were to send in weekly reports of receipts of goods, sales, collections, indebtedness incurred, expenses paid, budgets of future expense, prospects for future business and the condition of accounts and of stock. These items were to be reported on printed forms. Objections came in rapidly. Many agents declared that the business of their city demanded other methods. These complaints were diplomatically ignored by judicious correspondence, and in less than sixty days we had a harmonious working force that was bringing immediate results. The original contracts with the agents were invalidated by their acceptance of the new instructions. Following these, they doubled their collections in the first month and lowered their expenses. In a year the collections had been increased more than 1,100 per cent.

Ruled forms to show sales, agents' collections and settlements were forwarded to each agent in duplicate. The agent was required to fill in these forms, forward one on a certain date and keep the duplicate. Then if any agent failed to get his report in on time, another form, designed to require the minimum of writing in the office, was sent to him requesting the statement—and it usually brought it. Similar forms and a similar "follow-up" blank were prepared to cover the other details. The moral effect of these forms was excellent, and a similar use of forms will produce this effect in any business.

A MILITARY SYSTEM FOR THE SALES CAMPAIGN

BY

KENDALL BANNING

NAPOLEON was the first user of the modern commercial "map-and-tack" system of laying out the routes of salesmen and of keeping record of the demand and supply in selling territories. Indeed, many of the largest American business houses are organized in military fashion, and many of their devices are adaptations of military devices.

It was part of the duties of Napoleon's staff to keep in readiness at headquarters an accurate map of the territory covered by the campaign fastened to the top of a table. Red-headed pins represented the locations of the French forces. Black-headed pins represented the enemy. Slips of paper attached to these markings bore the names of commanders and the numbers of their troops. A pair of compasses, set to represent a day's march, was run over the map in the determination of the campaign plans. On such charts the soldiers of the Empire won their victories long before the actual conflicts took place.

In precisely the same way the modern sales manager plans his sales campaign, watches the moves of the "enemy" and shifts his forces to meet them.

Daily, weekly and monthly reports of the location of his men, of their expenses, of the orders received, of their "missionary" calls, and of their victories and defeats in their conflicts with their rivals, are sent regularly to the home office, which is thus brought into the same relation to the sales force as the headquarters is to the army.

A prospective purchaser of a typewriter recently sent an inquiry from his home town in Indiana to the main office of a company in Chicago. In less than twelve hours a representative of that company called personally on the inquirer. Such promptness means organization. I called on the sales manager

for an explanation. The sales manager turned to a case near his desk and pulled open a wide, shallow drawer, on the bottom of which was a map of Indiana. Over the map were inserted hundreds of tacks with multi-colored heads. Connecting some of these tacks were strings, also of many colors.

"That inquiry came from this point, over here," said the manager, indicating the town on the map. "These yellow tacks represent users of our machines in that neighborhood—their names I have over there in that card file. These plaid designs represent inquiries received every month. This green tack represents the salesman. As soon as that inquiry came in I telegraphed that salesman to call. The message cost twenty-five cents, and the resulting call will probably bring our salesman to the inquirer ahead of our rivals. A personal talk is worth a hundred letters, especially if it is had ahead of one's competitors."

A glance at this map showed the condition of the market in Indiana as exactly as a careful system of reports can make it exact. It showed the number of users of the company's typewriters; the number of users of the "enemy's" make, represented by black tacks; number of visits of the company's special representative, as shown by dots on a white head; and the dates of inquiries. In brief, that map showed the activity of the agent to whom that territory was assigned, and what results his activity was producing.

Turning to a map of New Hampshire the manager, after a hasty glance, summarized the sales conditions as follows:

"From this town, for instance, we have received this year seven inquiries from our advertising. The mediums from which these inquiries came are recorded by the advertising department, which keeps tab on every dollar spent and every dollar received through the various publications by means of the keyed address. Four of these inquiries have resulted in sales through our local representative. One inquiry in February and two in June have not yet been turned into sales. Our special representative called at that town twice—and a reference to my records shows that these four sales occurred about that time. This indicates that our local dealer is either inactive or unable to make sales himself."

The whole country is charted thus. The pins and strings are changed by a clerk each day after the morning's reports, inquiries and sales are recorded.

The manager in going over the maps notices that from one locality where the company has a representative no inquiries have been received. The order sheet shows that several sales have been made here. The natural inference is that the representative is "working his district" closely; that he is absorbing the inquiries himself by doing his own advertising, and thus covering his field so carefully that he both creates and fills a demand. That means good salesmanship.

The "enemy," as the nearest competitor is termed, is watched carefully and his sales and customers are reported. By representing such customers by black tacks the activity of the "enemy" is made apparent. If the black tacks increase rapidly the manager can send a force of "reserves"—special salesmen—to meet the attack.

Under ordinary circumstances a salesman is given exclusive territory. Sometimes the entire country is divided into a dozen or more "districts," in charge of district managers, under whom are sales agents, salesmen and office men. Sometimes, the country is divided into an eastern and a western division, each with its own organization, whose salesmen cover the territory at regular intervals. Routes are assigned to these salesmen by means of this map-and-tack system.

The stopping places of the salesmen are indicated by white-headed tacks bearing the dates of their arrivals and departures. A string, connecting these points, shows their routes. In this way letters or telegrams may reach them without delay, and inquiries from the territories in which they are working may be communicated to them instantly. These salesmen are usually sent to the "high spots"—the big business centres—first, from which they radiate to the smaller towns.

A large manufacturer of automobiles in Wisconsin operates this system on an interesting basis. The entire country is considered "open" territory until business is established at certain points that show signs of future development. Like the prospector, the sales agent locates a profitable field and "stakes his claim." This claim is assigned to his exclusive use, and is indicated at the home office by a string attached to pins. Pins of special colors represent exclusive agents, assistants,

sales and representatives of the home office. From each claim so staked, however, a specified number of sales must be made or the territory is "opened" again. A glance at the map will show if the daily sales are likely to produce the entire number required.

In somewhat the same way the sales manager of a Chicago manufacturer follows his hundred salesmen. This company has agents throughout the country whose territories are exclusive. Exclusive agents are indicated by white tacks placed at important centres. When wider territories are to be indicated a series of tacks to which is attached a white string is brought into service, and a white tack is placed in the residence town or city. Plaid tacks represent the different salesmen connected with the home office, who are given routes that avoid assigned territories. Inquiries are indicated by black tacks and sales by purple tacks.

For illustration, we will assume that enough inquiries are received from a certain locality to warrant a trip of a salesman—and that these inquiries come from an assigned territory, which is in charge of a salesman connected with the home office. A reference to the map shows the present headquarters of the nearest salesman, whose location is shown by a white tack and whose name is kept in the supplementary card file. The correspondence from these inquirers is analyzed and divided into two groups, one of which needs personal solicitation and the other of which would not justify traveling expenses but can be handled by correspondence. The route is then planned so as to avoid conflicts.

The inquirers to be visited are then indicated by the plaid tacks representing this salesman, which replace the black tacks representing inquirers. As the start is made, the route is indicated by a green string connecting these points. As the first point is covered, the green string connects the route *ahead* with the present location of the salesman, and a red string extends from the home office over the points the salesman has already covered. In this way not only is the progress of the route kept constantly before the sales manager but the location of the salesman is always apparent—provided, of course, the salesman notifies the home office according to rule. As soon as a town is cleared and the reports are received, black and purple tacks replace the salesman's tacks. If such a trip is successful, the track of the salesman is dotted with purple tacks where there had been black tacks before, and new inquirers appear in the form of new black tacks. Any unusual condition in trade will thus be revealed immediately in a change in the colors of the tack map.

Such a map system, to be complete, must be supplemented by indices. Thus, the names, addresses, and other data covering the white tacks, representing exclusive agents, should appear in one file, and similar information about company salesmen should appear in another. Inquiries are generally numbered and filed in the "live prospect" list, which serves as a supplement to the black-tack list, and which may also serve as a record of returns from the keyed advertising. A further index is usually maintained also for a traveling salesman. On a card for this salesman space is usually provided for a record of the trains or boats he will take, the hotels he will patronize, and other information that may be of value in guiding or following his movements. This information is usually recorded for several days in advance, but conditions are apt to arise making changes in plans imperative. For this reason the traveler keeps the home office in touch with his movements by letters or by telegraph.

Defeats and victories are recorded. Rewards for good work are given—sometimes medals and gold watches, but usually a cash bonus. Bulletins are issued to the sales force, that each member may know what each of his fellow workers is doing, and may note his relative position—a bit of information that inspires the sales force. In many cases "quotas," or specified amounts or numbers of sales, are established at regular intervals—to districts, agencies, or even to individuals—and friendly competitions are thus established, with cash rewards. Such competitions in certain successful companies have done much to build up their remarkable sales organizations of to-day.

Thus a "sales campaign" is not a misnomer. It really is a campaign—a fight for territory, with success dependent upon the training and distribution of forces, whose orders come whence all information goes—the office of the sales manager. And in this skilful distribution of forces—in this knowledge of conditions and ability to meet them—the map-and-tack system is playing an important part.

BUSINESS MEN GOING TO SCHOOL

SO great is the interest in the new economies that make modern business a science that a class of students formed last winter in New York to study them proved a noteworthy success. The educational director of the West Side Y. M. C. A., aware that many business specialists were at work solving industrial and commercial problems, searched for a year to find men equipped to teach their specialties to others. When these were secured the class was started. It was immediately successful.

Fully 90 per cent. of the men approached as possible teachers had said: "I should not wish to attempt to teach business economy, but should be glad to join a class in it." Others said that busy business men of the type desired in the class would not have the time or disposition to attend. Later, a prominent business man who was asked to address the class, turned to his partner and remarked, "It appears that this class is composed of business men, not of clerks." His partner replied, "Oh, I understood that from their announcement." "Yes," said the first, "I knew that was the kind of men they wanted, but I did not suppose that they would get them."

But business men said, "This is just the thing we have been looking for; there is no place we can go to get that kind of instruction." Inquiries began to pour in. Many men who could not attend urged the management to publish the lectures. Letters came from Canada and all over the United States. One letter was received from an officer in the University of Brussels, requesting six copies of the prospectus. He stated that the University desired to organize a similar course. A copy of the announcement had fallen into the hands of the Belgian Consul at New York City, who was sufficiently impressed with it to forward it to the University of Brussels.

In a short time a class of forty representative business men was formed. The students were managers, superintendents, members of firms, secretaries, treasurers, vice-presidents and presidents (of whom there were six). The average age of the men enrolled was thirty-nine. The fee charged was $40 for twenty nights. Two lectures were given every Thursday from 8 to 10:30 P. M. Such an attendance meant that the class was studying a subject in which there was an earnest interest.

One of the hardest things to impress upon the lecturers of the class was the high business standing of the students. One gentleman who delivered a lecture said: "When I attended one of the sessions of the class and noted the character of the address and the kind of men in the class, I went home and rewrote my entire lecture." Another lecturer was similarly impressed, and said, "If I had known you had such business men here, I never should have agreed to speak."

Lectures were given on such subjects as "The Working Organization of a Business Enterprise"; "Economy in Design of Industrial Plants"; "The Story of a Successful Business"; "The Experiences of a Business Systematizer"; "Salesmanship as an Applied Science"; "Legal Phases of Collection Proceedings"; "The Cost System: Its Importance and Relation to Accounts, Distribution of General Expenses.".

One member of the class, the president of one of the largest wholesale hardware companies in New York City, said, "I have acquired considerable information this evening, and want to bring three of my department managers to the next meeting." He was willing to pay a special fee of $2.50 each for them. Another man, the head of the system department of one of the leading business specialty concerns in the city, declared that the address contained several things that were new to him. Another's comment was: "I have no hesitancy in saying that this class is but the beginning of a movement that will spread over the United States—that in every large city, where there is a diversity of business interests, classes of this kind will be formed that will train young business men and help older ones."

USING THE "WORLD'S WORK" IN SCHOOLS

USUALLY public-school children learn little of the United States and the rest of the world as they are to-day, however well they are taught the facts of history. Mr. F. A. Boggess, the principal of the Boulder, Colo., Central High School, has made a success of an interesting experiment that not only has made his pupils informed on the events and conditions that are now making history, but has given many of them a taste for reading.

When his class had finished their regular textbook in United States history, he culled from the files of THE WORLD'S WORK the following articles:

"The Corn-Growers," November, 1903.
"The New Farmer and a New Earth," December, 1903.
"What the Government is Doing," December, 1904.
"An Inside View of Philippine Life," December, 1904.
"The Treaty With Panama," January, 1904.
"The Iron Mines that Give Us Leadership," September, 1904.
"Lumbering by Machinery," February, 1904.
"Making Cotton Pay," May, 1904.
"Harvesting the Wheat," November, 1904.
"The Rich Kingdom of Cotton," November, 1904.

He asked the pupils to read these articles—preferably at home—and to write summaries or reviews of them in bound notebooks. The magazines containing the articles were kept on a table in the classroom when the pupils were not using them. The children took up the work enthusiastically. At the end of six weeks the notebooks were collected, and the pupils were questioned about the reading they had done.

All but three of the forty-six children enjoyed it. The greater number preferred the picturesque articles, such as the one on the Philippines and the one on lumbering by machinery, but a surprisingly large number were deeply interested in the editorial on the treaty with Panama. One said, "I found this most interesting because of its great importance to us." They declared that the work not only taught them about the country's resources but gave them greater facility in remembering essential facts and in writing. It gave them vital interests and brought them close to the life of the country, in addition to turning their reading into serious channels.

Fourteen boys and thirteen girls read more than was required. One said naïvely: "I honestly think that after reading these magazines my taste for reading has increased. I got so interested that I subscribed for the magazine for a year, and if I get as much more information out of it, will take it as long as I can see to read or hear someone read it to me." More than half the reading had been done at home. Other members of the family than the pupils had been interested in the magazines. Forty-five persons in twenty-eight families had read them. One girl said: "My father read everything in every magazine, and my mother read the greater part of them." One son of a miner said: "I did not think such books would interest me, but they did, and I am becoming more earnest in my future reading to read good literature." Another's comment was "All of the articles were of great interest to me, but 'The Treaty of Panama' was the most interesting on account of its vast importance to us."

A course of reading in the high school that stimulates to so much outside reading as this is remarkable. And study of what the world is now doing, because of its commanding educative value, finds a proper place in a school course, though the text-books be magazines.

HOW THE COUNTRY GOT A NEW INDUSTRY

MR. GEORGE GIBBS, of Clearbrook, Wash., has made his "stake" by growing tulip and hyacinth bulbs. Twelve years ago he had a little place on Orcas Island, in Puget Sound. He did not know anything about growing flowers, but he did know that certain varieties of bulbs brought good prices in the East. He was observant enough to see that the moist, warm climate and rich soil of the Puget Sound country were peculiarly favorable for growing flowers. So he went into the business with an unalterable belief that he was bound to succeed, and he has succeeded.

His friends told him he was wasting his time, but they could not shake his faith. He had bad luck with his bulbs; that only meant that he still had something to learn. He kept his nerve, even when he went bankrupt.

To-day he knows he was right. He has made the Puget Sound country the greatest rival of Holland in the sale of flowering bulbs. Other men have gone into the business, but he was first and has kept his lead. His wonderfully beautiful gardens at Clearbrook produce yearly hundreds of thousands of bulbs, and they are making him rich. The United States Department of Agriculture has become so much interested in his success that plans are being considered for a Government bulb experiment station at the nearest town, Bellingham. Mr. Gibbs took twelve years to prove his faith, but it has paid.

The World's Work

WALTER H. PAGE, EDITOR

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A GREAT NATURALIST
HOW "WIRELESS" IS USED

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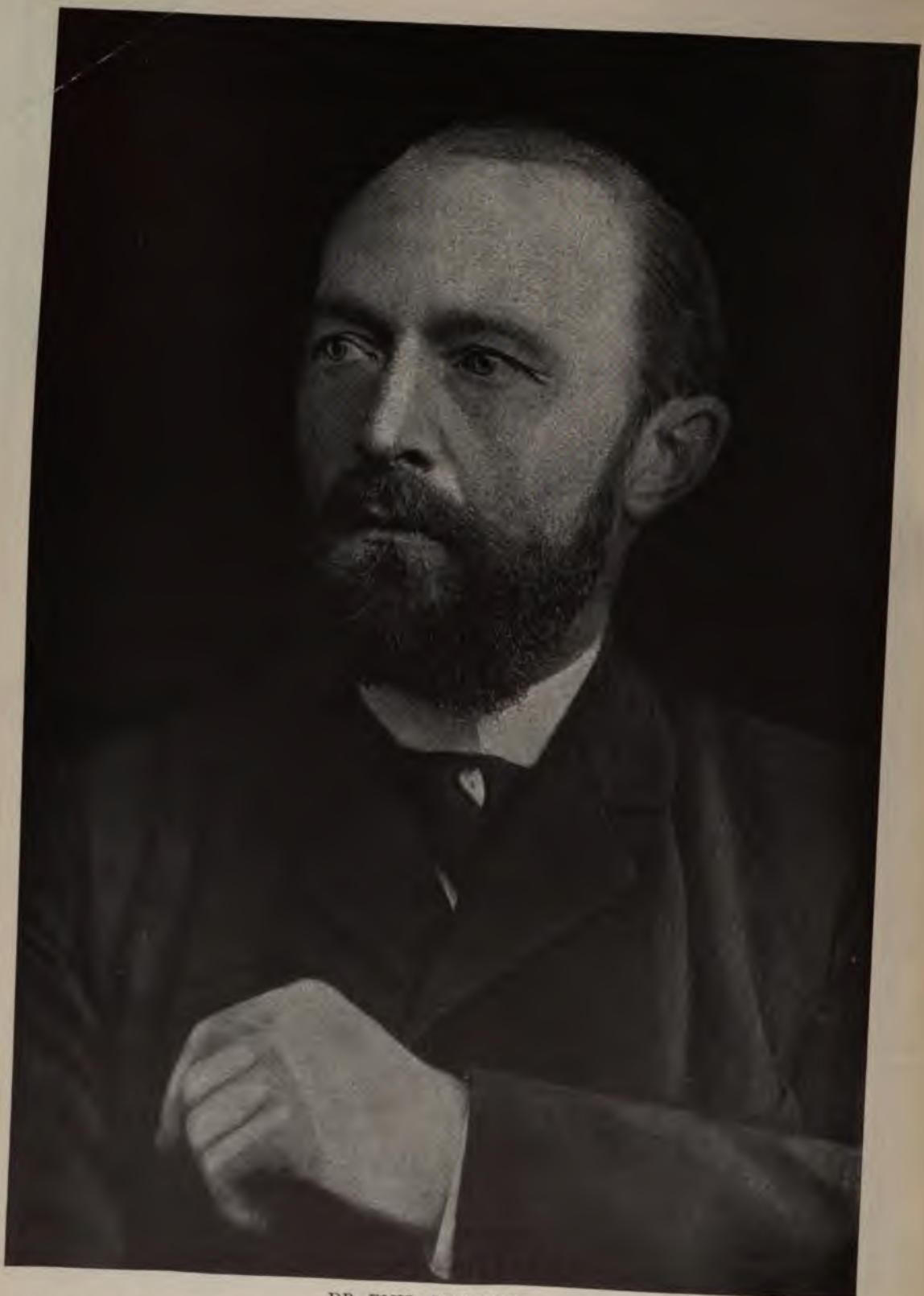

DR EMIL BEHRING

THE DISCOVERER OF THE PREVENTIVE TREATMENT FOR DIPHTHERIA, WHO HAS NOW ANNOUNCED HIS BELIEF THAT HE HAS DISCOVERED A PREVENTIVE AND CURATIVE TREATMENT FOR TUBERCULOSIS IN MAN

(See "The March of Events")

THE WORLD'S WORK

DECEMBER, 1905

XI

NUMBER 11

The March of Events

SONS for good cheer meet our own people on every side as Christmas draws near. Good crops (which are ey will forever be, the foundation of perity), a year of good trade, espe- home but abroad also, prosperity in as the activity of our railroads and undantly shows, a spirit of progress the exhilarating sense of bringing pass—these facts and forces show re normal, healthy and fortunate in ctivities that feed and clothe and and minister to our bodily comforts; vel of comfort continues to rise, in he poverty that disgraces our large ven the organized trades, which ap- to themselves the name of "Labor," ly learned that work is better than

onal politics we are passing through of singular relief from partisan folly, ravest political problems are yet the of city government; but our largest waking up from contented slavery Our political relations with all the not merely satisfactory—they are ; for our country holds a position e nations that fills every American e.

rld is better off than it was a year only because a bloody war is ended ise the danger of other wars in the has been put forward into the future wise statesmanship can put it; for the panese treaty is a compact that will t large in the history of more than half of mankind. The jealousies of the European governments produce no worse results than the watchfulness which is the price of an active patriotism.

The great blot on civilization in the Old World is the bloodshed of the innocent in Russia, reminding us how near the surface savagery yet lurks—near the surface of Russians at least. Yet, in spite of this, the great hope is that a constitutional government will gradually emerge where autocracy has made men unfit suddenly to become free. If this comes, it will make the year forever memorable in history.

The blot on American method and character that shames us is the prevalence of "graft" in our financial and political life; but even here we have this fact to cheer us—that we have now put our minds upon it, we are no longer indifferent to it, and the signs are that the conscience of the people will assert itself.

The honest American at any rate has all reasons, great and small, for good cheer at his midwinter holiday.

MR. JEROME

IF THERE are men who have despaired of government of the people, by the people, and for the people, they may now take courage, for the reëlection of Mr. William Travers Jerome as district attorney of New York county is as clear a victory of the people over political parties, machines, and bosses as any idealist in politics could ask.

He was nominated "by petition"—that is, on the written request of 2,000 voters; there

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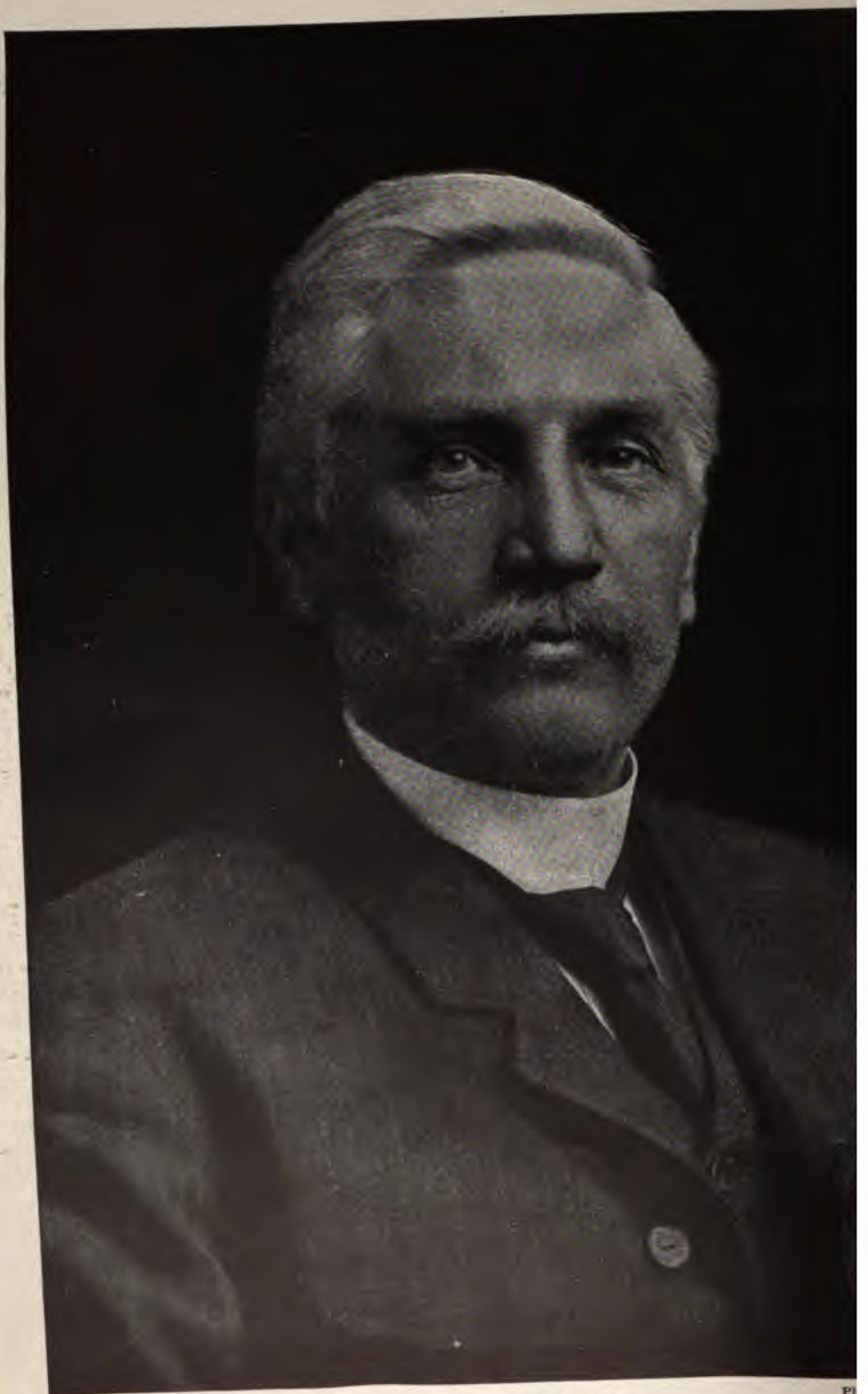
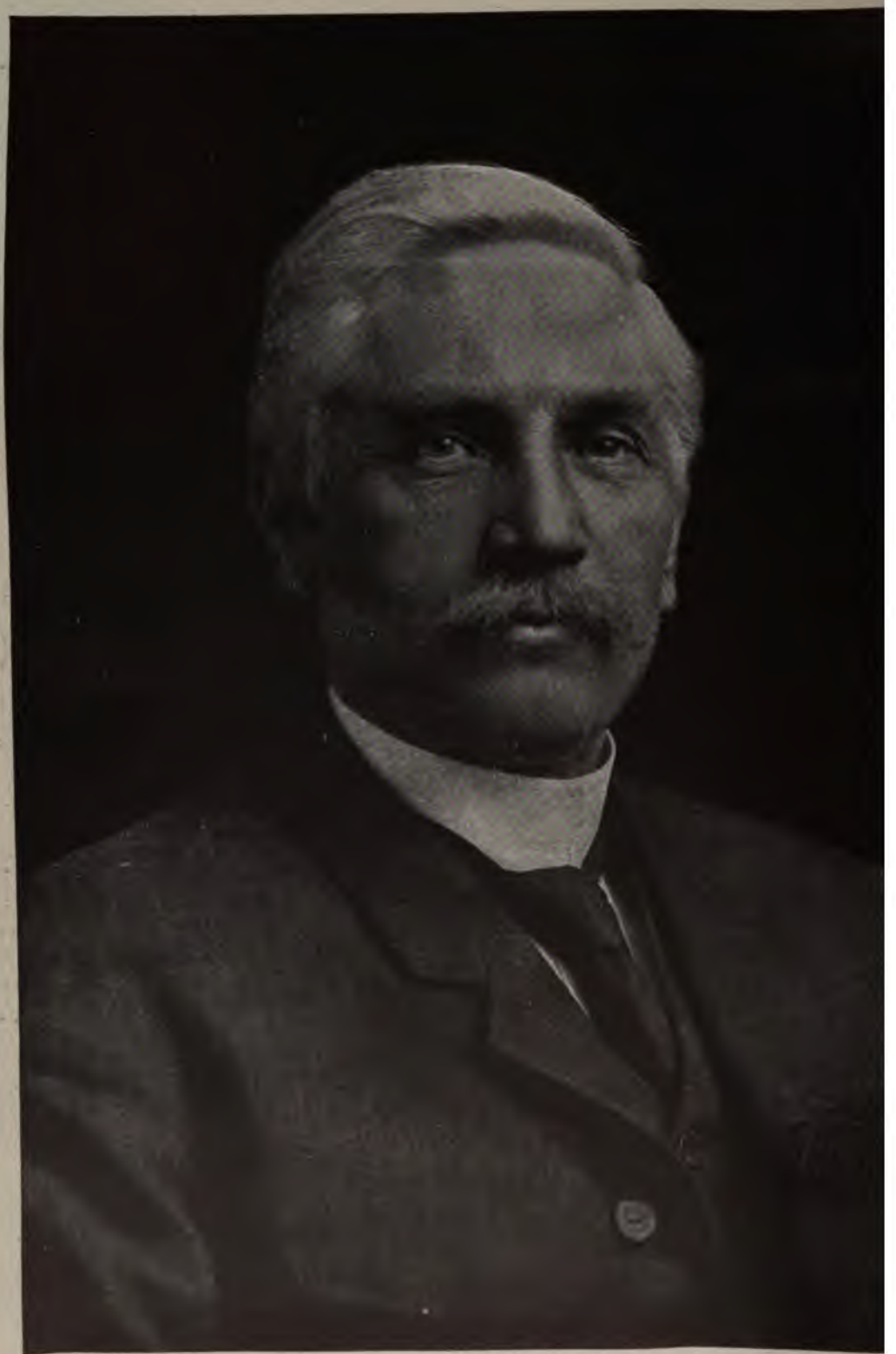


PI

MR. WILLIAM F. BERRY

THE NEW STATE TREASURER OF PENNSYLVANIA WHO, AS A DEMOCRAT, WAS FLEC
BY A MAJORITY OF 100,000, REVERSING A PREVIOUS REPUBLICAN MAJO
OF 500,000, AS A PROTEST AGAINST THE PENNSYLVANIA REPUBLICAN MACH



Photographed

MR. WILLIAM F. BERRY

THE NEW STATE TREASURER OF PENNSYLVANIA WHO, AS A DEMOCRAT, WAS ELECTED BY A MAJORITY OF 100,000, REVERSING A PREVIOUS REPUBLICAN MAJORITY OF 500,000, AS A PROTEST AGAINST THE PENNSYLVANIA REPUBLICAN MACHINE

was no convention; he had no party and no party alliance; all the parties nominated candidates against him, the Democrats (Tammany), the Republicans, and the party of Municipal Ownership; although the Republican candidate against him wished to retire, he could not be taken from the ticket; the three organized party machines agreed in nothing else but in opposition to Mr. Jerome; the evil-doers of the city were his active enemies, from "grafters" in high places to gamblers in low places; he stood for nothing but the principle, which seems a mere barren ideality to the political world in general, that the people should get back their power from the bosses; and, above all, this was in New York, where the most persistent boss organization exists that has ever grown up in the Republic. His ticket, without any party support, contained no name but his own; and every ballot cast for him was a scratched or "split" ballot and represented an independent act and opinion. His success, against these odds, was all that an ideal democracy could ask.

This success was not due only to the great principle that he stood for, but also to the personality that represented the principle. It was a shining and inspiring personal triumph of an honest and fearless man. The saving facts in our democracy are that we have such men and that, when too rarely they come into public life, the public rises to an appreciation of them. This was a vindication of the character of New York, and a tribute, almost without precedent, to as useful and as noble a citizen as the city has. And once, if it never happen again forever, the fundamental proposition of all republican government was upheld at the polls.

THE REVOLT AGAINST BOSSES ELSEWHERE

IN PHILADELPHIA, too, the people once more took back their power to themselves. The first honest election held there in forty years was an uprising of the people against the rule of Durham, the local boss, whose machine was part and parcel of the Penrose-Quay-Cameron state machine. Although the officers to be elected were only minor officers, the City party won an overwhelming victory. As in New York, men spent the whole day at the polls as watchers, and women held prayer-meetings. There was every accompaniment of a popular revolution, of the American fashion.

The most definitely constructive work of the campaign was the partial cleansing, at least, of the assessment or registration lists, the corrupt use of which had always given the machine its strongest weapon. More than twenty thousand fraudulent names were removed. The beneficial result of this was shown on election day.

The revolt that was started in Philadelphia spread over the whole state, and Mr. Berry, the Democratic candidate for state treasurer, was elected by 100,000 majority, although the Republicans won the state last year by more than half a million majority.

While the campaign was in progress, the Enterprise National Bank at Allegheny failed and its cashier committed suicide. The bank had been looted by Republican politicians. On election day the defrauded depositors avenged themselves.

The election of Berry shows a wider feeling of discontent and gives promise that in the selection of a governor and legislature next year, the will of the people, and not the machine, will prevail.

The result in Ohio was similar. The Republican bosses, especially the long-entrenched Boss Cox, in Cincinnati, so disgusted the people that the great Republican majority of last year was reversed, and the Democrats carried the state, electing Mr. John M. Pattison governor by a majority of 46,000 in a vote of 223,000.

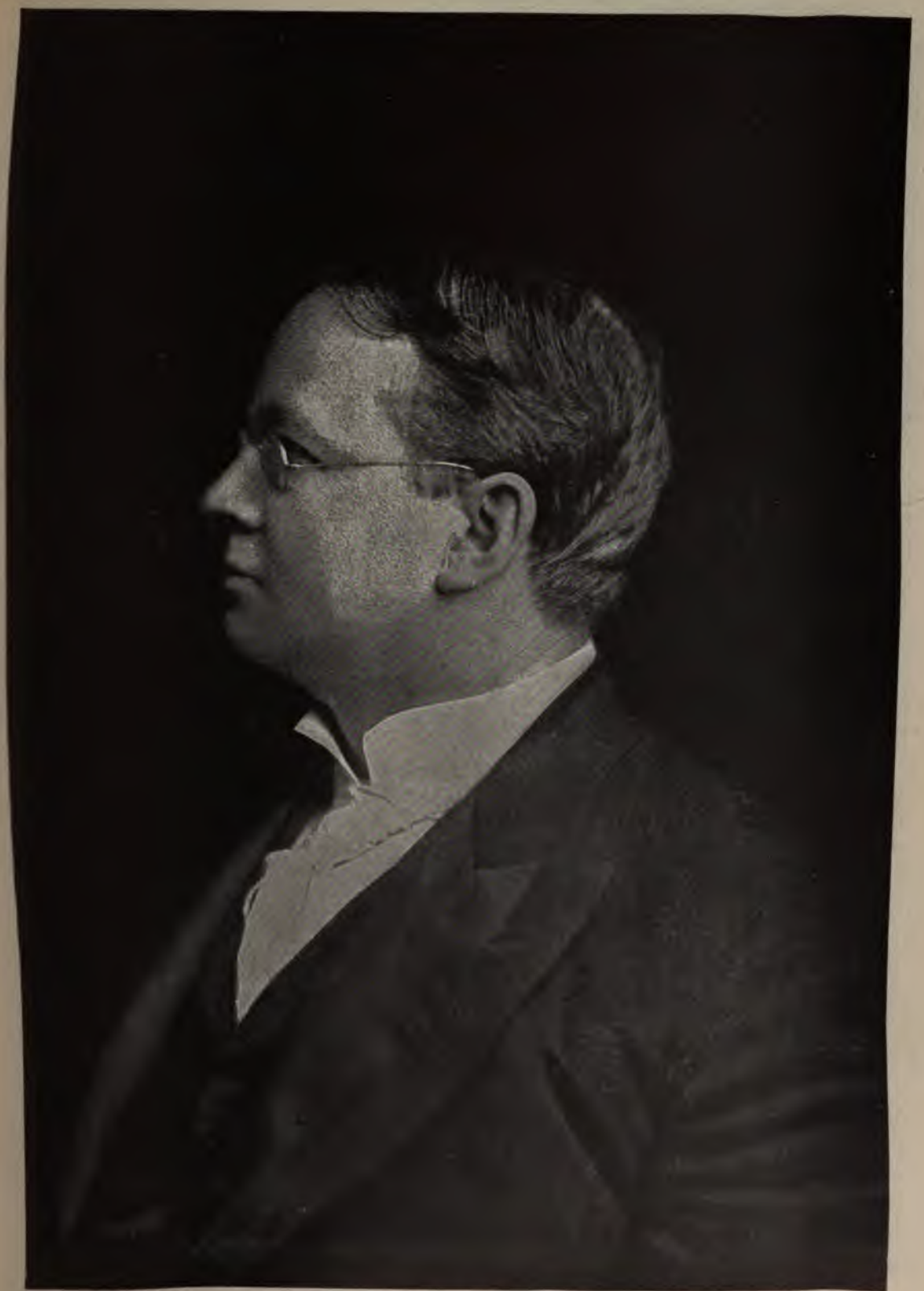
In Maryland, too, Senator Gorman, a well-seasoned old Democratic boss, saw his machine defeated, with the proposed disfranchising amendment to the state constitution. Mr. Everett Colby, in New Jersey, who rebelled in the nominating stage of the campaign against the Republican boss, was elected state senator on his own platform of opposition to indefinite franchises.

Thus the people took their power away from the bosses in many places and came to their own again.

TWO LESSONS FROM THE NEW YORK ELECTION

THE election in New York City showed several things that are of general and permanent importance, in addition to the election of Mr. Jerome.

One such thing was the wretched mess that the political organizations usually purposely make of selecting candidates. The Citizens' Union went to pieces and gave the task up.

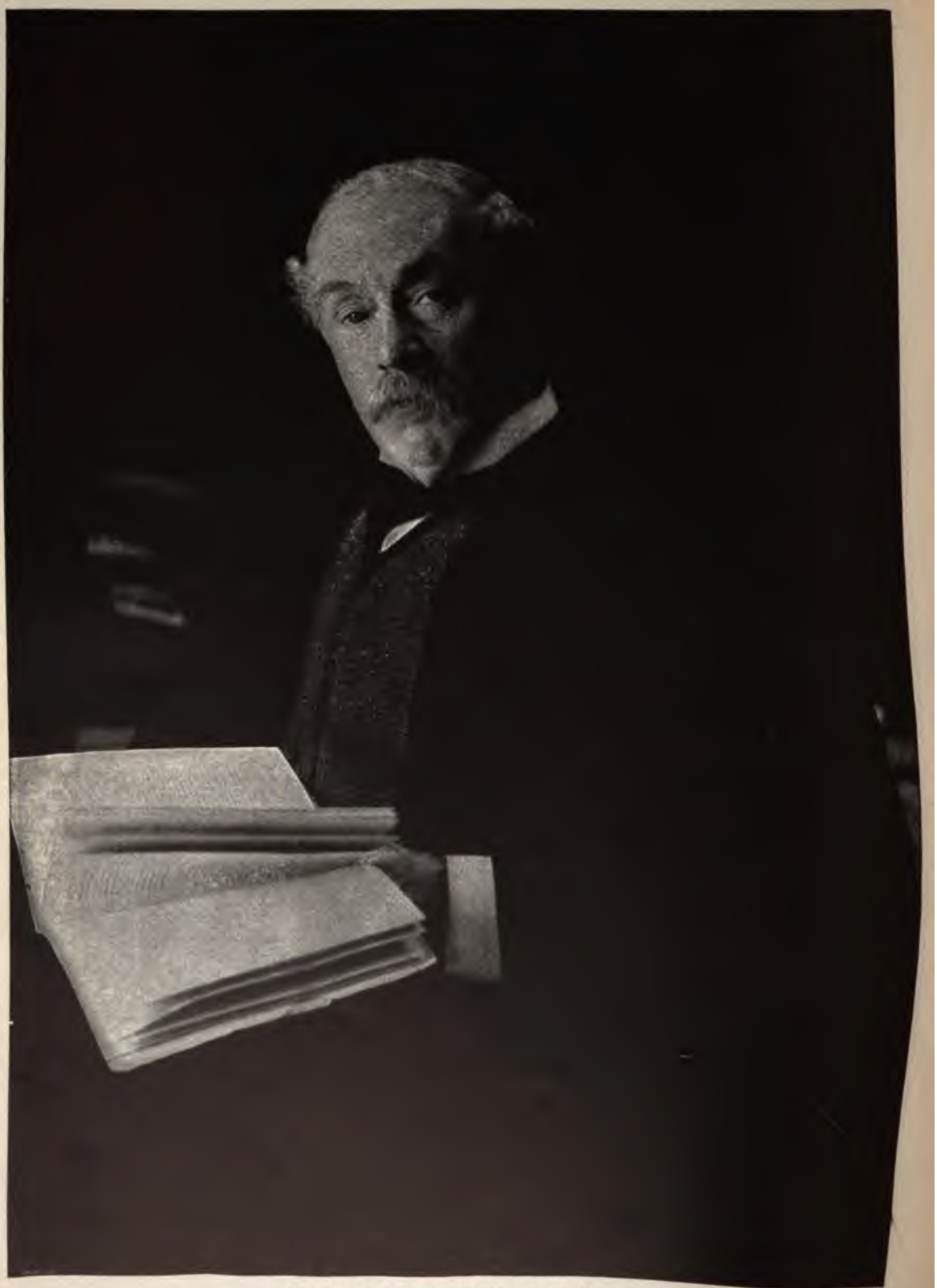


DR. WILLIAM R. HARPER

PRESIDENT OF THE UNIVERSITY OF CHICAGO

Photographed by Gibson Art Galleries

(See page 7009)



SIR CASPAR PURDON CLARKE

THE NEW HEAD OF THE NEW YORK METROPOLITAN MUSEUM OF ART

publicans did insincere things—"mon-
' with the situation, to use the political
until the people were utterly dis-
with the party management; and then,
eration and almost on the eve of the
, they nominated for mayor as good a
any party could have found in the
ity—perhaps the very best man. But
ominated him only after they had
the depths of public distrust, and
minated him to "trade off." With all
lifficulties Mr. W. M. Ivins did the
feat of making such an appeal to the
idence and to the intelligence of the
for he cut loose utterly from his
d nominators and stood on his own
lity as a platform—as to reinforce the
e that Mr. Jerome stood for. If he
en earlier in the field, he, too, could
on against the bosses. As it was, he
is great public service: he made a
t campaign alone and threw into the
nvass for mayor the character and
t that make politics a game worth
by clean, capable, and intellectual
He showed that there are such men
ll run for public office. If the machines
t find them, except when driven to
tion, the method by which Mr. Jerome
minated must take the place of the
es.

ther serious lesson is of a different sort.
tes cast for Mr. Hearst were the votes
who protest against the general con-
f things in the industrial world. His
alled itself the Municipal Ownership
and there is a growing conviction in
f municipal ownership. Still, only a
art of the votes cast for Mr. Hearst rep-
d a well-reasoned conviction of this
Most of them represented simply a
against things as they are—against
shed insurance "boodlers," against
amblers, against monopolies in gen-
Thoughtful persons had as well recog-
is rising tide of popular indignation.
ot discriminating, it is not given to
asoning, it does not concern itself with
stinctions. It says simply: See the
rels that are rich and see the honest
at are poor. Then it takes the first
t finds to throw at our economic struc-
In this case the brick was Hearst.
te shows that one man who gets
shonestly makes many men who are
not rich dissatisfied with existing conditions, whatever existing conditions may be.

THE DECLINE OF PARTIES AND BOSSES

THE election of Mr. Jerome in New York County, of the enemies of the old Republican ring in Pennsylvania, of the Democrats in Ohio, especially in Cincinnati, where the long established boss, Cox, was overthrown, and the defeat of the Gorman party in Maryland—the party of the anti-Negro campaign and of the disfranchising amendment—all these alike tell the story of the fading away of party lines and of the awakening of the people to the disgrace and the crime of boss rule.

Party lines were very nearly forgotten last year, when hundreds of thousands of Democrats voted for Mr. Roosevelt against an orthodox and respectable candidate of their own party, and when Massachusetts, Missouri, Minnesota, and Oregon gave their votes for the Republican candidate for the Presidency and on the same day elected Democratic governors. This year the old line between the parties has become still dimmer in expressions of doctrine. Mr. Bryan, before he went abroad, stood in line with Mr. Roosevelt on his policy of regulating railroad rates; the Democrats of Rhode Island do the same; the Republicans of Massachusetts and many in Iowa (as well as in other states) demand a revision of the tariff; the Democratic party in Maryland split on a disfranchising amendment, as the Republican party in Wisconsin split on the state regulation of railroads. There are many other such instances. In this year's campaigns, Secretary Taft made a public declaration against the Republican machine in Ohio; not a member of the Administration could be induced to say a word in behalf of the Republican ring in Pennsylvania; in New York city, Mr. Jerome put the bosses of both parties to confusion as the reformers put the Republican boss to rout in Philadelphia. The President on his Southern trip made so favorable an impression that if he were to be a candidate in 1908 he would doubtless win several Southern states.

We have come to a time when men are regarded, especially for local offices, rather for their character than for their party allegiance; and either party is now strong or weak as the men it puts forward are strong or weak. The machine counts for less and

less. The old party doctrines, too—if any clear-cut doctrines are left—have become confused. When the tariff again comes up for revision, there will be Democratic protectionists and Republican revisionists. In most political contests now the man is the platform more emphatically than at any preceding time during this generation.

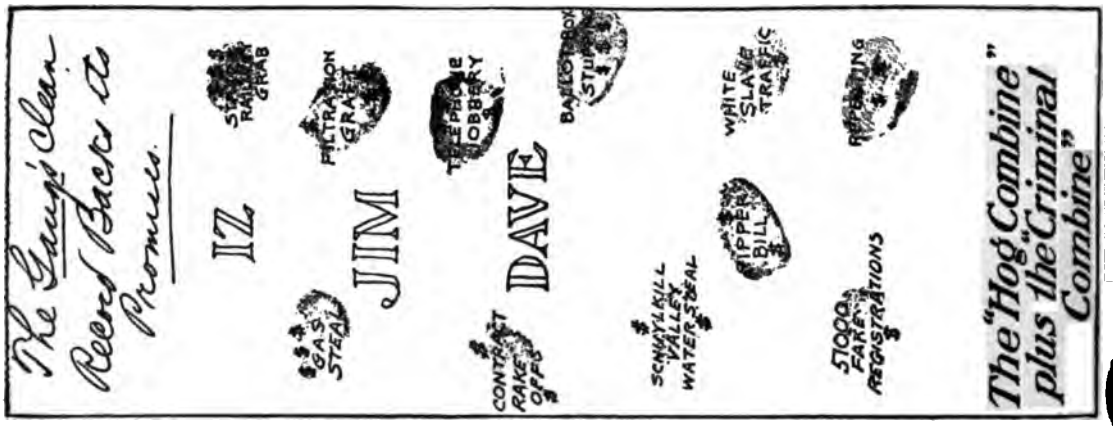
Whenever there shall come new party divisions, there is reason to hope that they will appeal to intelligence rather than to mere traditions. But there is a certain danger that they may appeal to prejudice and class-distinction—the House of Want against the House of Have; for it is thus, strangely enough, that the loss of character by the rich causes a loss of character by the poor. The rigid enforcement of the criminal law against the thieves of the high financial world is demanded not simply in the interest of general morality, but in the interest also of sane politics in the future. This is the plain meaning of the vote for Mr. Hearst in New York.

THE MAKING OVER OF THE OLD PARTIES

THESE elections, by the way, point plainly to a great opportunity for the political party that is shrewd and honest enough to profit by it in 1908. The November election in every part of the country, except San Francisco, meant this and only this: that the people are tired of the bosses and of the criminally privileged classes.

The vote for Jerome, the vote for local officers in Philadelphia and for state treasurer in Pennsylvania, the vote that ended Cox's career in Cincinnati and elected a Democratic governor in Ohio, the revolt against Draper, the stand-pat Republican candidate for lieutenant-governor in Massachusetts, the vote

SPECIMEN OF LITERATURE CIRCULATED BY THE CITY PARTY IN THE FIGHT AGAINST THE BOSSES IN PHILADELPHIA



THE OTHER SIDE OF THE NOTE

for Colby, the franchise reformer in New Jersey, the anti-Gorman vote in Maryland, the anti-Mormon vote in Salt Lake City, even the vote for Hearst in New York—every one of these meant "Down with a boss" or "Down with those who take criminal advantage of the community." This is good doctrine for any party. Especially is it a good historic doctrine of the Democratic party—"Down with every special privilege."

Now, one special privilege is extended to the beneficiaries of unnecessary import duties; another special privilege has been given by railroads to certain shippers or to certain localities; another special privilege is enjoyed by certain "interests" because of their representation in the United States Senate; another special privilege has been enjoyed by political bosses and their friends; another special privilege is given to those who have long-time public franchises. Down with them all! This has the sound of a destructive programme, but it is constructive also, for it means the regaining of power by the people themselves.

And if this were put into a ringing declaration of principles, and if it were sincerely adopted by conventions of the people and not of party bosses, it would be an invincible programme, provided a man should be nominated for the Presidency who belonged on such a platform. Mr. Jerome, for instance, or Mr. Folk on a platform that should say "No boss system in politics, or in finance, or in transportation, or in labor, or in industry," would bring the Democratic party to life again. A similar platform with Mr. Root or Mr. Taft would make the Republican party again invincible. But there could be no Hills or Gormans or Odells or Penroses, or bosses of any sort in the game. If there were, the best platform would be no better than Scripture quoted by the devil. This fundamental proposition of republican government has been flung up on the surface of politics as a plain hint and even as an invitation to the parties to rebuild themselves by simply restoring power to the people. Whichever party does it best may now easily win.

THE PRESIDENT AND THE SOUTHERN PEOPLE

PRESIDENT ROOSEVELT'S visit to the South was one of the best acts of his presidency; for it gave the Southern people an occasion to express their real sentiments toward him and toward the national spirit that he stands for; and they expressed themselves in a very definite way.

Can anybody recall that a little more than a year ago the Southern press and the Southern stump were representing Mr. Roosevelt as a social ogre, a man of depraved tastes who wished to subvert society? Such gross vulgarity had not been heard in any political campaign for forty years. Even after the election one Southern politician made an elaborate argument to show that the South's duty was to stand aloof and suffer but never to surrender. What it would be called on to surrender was not clear; but the idea was that some dreadful event and horrible punishment were impending.

These unhappy and even criminal misrepresentations of Southern opinion—this vulgarity of press and stump—are recalled with no pleasure, but only as a reminder that the Southern political campaigns, based on race hatred, were false; and the people have found out that they were false. Mr. Roosevelt is precisely the same man now that he was a year ago. He has not changed his opinion nor his manner of expressing his opinion about any subject touched by Southern politics. Yet when a political campaign was in progress he was represented as an enemy of society. But now when there is no campaign and he meets the people themselves face to face, he provokes the same hearty enthusiasm that he provokes elsewhere in the Union. The only explanation is that the Southern politicians have misrepresented and misled the Southern people. The President's visit brought this home to the people with such force that the vulgar orators and editors of last year are having some trouble to reinstate themselves in public confidence.

The truth is, Southern opinion is fast coming into full nationalization. This does not mean that it is becoming Republican, though that, too, may be true; for whether it be Republican or Democratic is of little account in comparison with whether it be national or provincial and "peculiar." This is a distinction that runs far deeper than mere differences of political doctrine. Every broad-minded man who knows Southern opinion has known for years that it has received inadequate expression except in industrial ways. Consider this incident, for instance: At Trinity College, N. C., a little while ago an effort was made to expel Pro-

fessor Bassett from the Faculty because he had paid a high compliment to Mr. Booker T. Washington. There was a memorable contest at a special meeting of the Board of Trustees. Senator Simmons led the members who demanded Professor Bassett's resignation. The principal Democratic newspaper at the state capital took up the cudgels against the Professor. A majority of the Board sustained Professor Bassett. Now the people's attitude to this narrow persecution of a man for freedom to say what he thinks has been shown by the increasing patronage of the college. It was shown still more vociferously when the President stopped at Durham and paid an especial compliment to Professor Bassett. They applauded him and shared his approval. Yet Senator Simmons, and not a man of the kind of Professor Bassett, is their spokesman at Washington. Incidents like this could be found in almost every Southern state.

Now one of Mr. Roosevelt's extraordinary qualities is his ability to reach the people over the heads of the politicians. He has done this in every part of the Union. He has done this in furthering every important measure that he has taken in hand. He has now done this in the South. He saw the people. He made his way directly to them. He made them understand him. They expressed themselves to him; and their genuine and enthusiastic reception means that they have the national feelings and aspirations—the true Americanism—of the people elsewhere in the Union and not the provincial, "peculiar," "separate," aloof character which, for reasons of their own, the political organizations of both parties have nourished and perpetuated.

Two Southern politicians, one a Republican, the other a Democrat, sat down together one day, both drunk enough to be frank, and exchanged confidences.

"What's the nigger good for," asked the Republican, "but to fire the Northern heart with?"

"He's good also," said the Democrat, "to fire the Southern heart with—haven't you noticed that?"

The colored boy who brought in fresh drinks took the liberty to ask: "Boss, where does the colored man himself come in?"

"He sets up the pins in the bowling alley. But he never plays the game."

How cheap a game it has been! If the President's visit has made its cheapness so obvious that it cannot be played agai coming face to face with the people c South may be reckoned among the achievements of his administration.

THE OPEN SHOP AND NEW LABOR LEADER

THE fight for the open shop, wh steadily going on throughout the co is revealing to the best class of workme true character and the methods of ma the men whom they have permitted their leaders. In more than half of the s lost, defeat was due to unscrupulous presi of the unions and to walking delegates wh their positions to get "graft" and who f to make fair settlements because settl meant the loss of their official positions union and a return to actual work. Th in many trades are waking up to the fac they have had unworthy leaders and one best results of the sharp lining-up of the battle for industrial democracy will be turn to sane, constructive union leade the type that has a good representati Mr. John Mitchell, president of the U Mine Workers. Another result will clearer distinction between trades union labor unions. Most of the labor disord the United States have been precipitat labor (unskilled) unions such as the Ch teamsters were. They have forced disas strikes. There is a growing spirit of against this domination and the open will give those trade unions a higher po which represent the intelligent workers.

Thus the fight for the open shop, in of being destructive, is helping those wh most vitally affected—the workers.

RUSSIA IN REVOLUTION

THE task of changing the Goverr of Russia from an absolute auto to a constitutional monarchy, whic fallen to Count Witte, is a greater task any other man has, and as great, perha any man ever had in the whole histo government. It would have been enough if the effort had been made in a time. Made under the pressure of uni turbulence and just after defeat in wa change may come with every sort of vi —nobody can predict anything.

The forces at work are such as these: Czar, a weak, sincere man of the type religious enthusiast; the members an

ctions of the royal family—the autoc-
—who profited both legitimately and
imately by the old order of things and
of whom are capable of any act of
ration; the larger official class who have
ı up under the autocracy and who, for
ns of their own power and profit, prefer
ntinuance; the lesser nobility and the
ted class that are not in power, upon
: character and judgment the future will
then the mass of work people; and
· them the largest mass of all, the
ntry. Besides these the army must be
ned in the calculation. If a condition
iet can be conceived in Russia, the chief
ılty in making the change would be the
ılty of gradually disarming the auto-
· class of power.

is difficulty is now magnified indefinitely
ıe general turbulence. The autocratic
will leave nothing undone to embarrass
to thwart the new Government. The
ing massacres of the Jews were instigated
em. Next to the desperate obstruction
ıe autocratic class is the violence of the
ıtionists of many kinds. Not content
with the most rapid changes that are
icable, and suspicious of the new Govern-
—suspicious of everything—they hinder
rogress toward orderliness by their im-
ıt revolutionary temper.

t the conclusion of most men in our
ountry and in Europe who know Russia
is that the change to a constitutional
rchy will be made, whatever incidental
ances and tragedies may occur. For
ıte autocracy has been surrendered by
zar, and nobody can regain it or restore
'he historic document that he signed Oc-
31st grants "real inviolability of person,
ɔm of conscience, speech, union, and
ation"; the extension of the suffrage is
ɔ the legislative body that had already
provided for; and no law shall be en-
l that has not had the approval of the
, or elective body. This is a broad
for constitutional government. Many
s must be worked out, but the real
ation is here laid. Within a few days
the publication of this grant of liberty,
political prisoners were set free and the
rship on the Russian press was lifted.

land regained its former autonomy, but
independence, Russian Poland would
for complete freedom if it could, and
there are non-Russian populations in the
south that would like to regain independence.
for the Empire is an aggregation of ununited
peoples. But the main matter for the present
is how Russia proper will save itself from
those who have hitherto been its ruling class
and from those who have hitherto been its
revolutionary classes. The extraordinary man
upon whom the construction of a new govern-
ment has fallen seems to have the wisdom and
the character to warrant such hope of success
as no other Russian statesman could have.
Day by day the whole civilized world watches
him with anxiety and high expectation.

The future is impenetrable. But the most
interesting spectacle that history affords is
the effort of a vast mass of men to emerge
from political servitude into some degree of
freedom. No people ever made such a
change without struggle and sacrifice and
violence. If the Russians are capable of
holding the degree of liberty that they won by
turbulence until the great forces of modern
civilization have a chance to work, we shall see
the transformation of stagnant millions of
men into active subjects of a great Empire,
which may then become greater and happier
than any absolute monarchy could make it,
and more formidable, too, than Russia under
the autocracy was once supposed to be.

When Togo's squadron fired its first gun
less than two years ago, more great changes
were set going than any man could foresee.
It is already a very different world from the
world of Russian aggression in Farthest
Asia and of the European scramble for spheres
of influence. Then Russia was formidable,
Japan insignificant, China supine, the Euro-
pean governments predatory. The alliances
of the Powers and their relations have been
changed—their very character has been
changed. If now Russia finds its way by its
blind push out of anarchy to some degree of
freedom, the world will be a vastly better one.

THE RUSSIAN CRY FOR COMPLETE LIBERTY

THE first concessions of the Czar only whetted the demand for more. Count Witte found himself confronted with a demand for a complete surrender of the governmental power to the people. The Terrorists, the Constitutional Democrats, and the Zemstvoists all alike served notice upon him and through him upon the Czar, that a more or less vague extension of the suffrage did not

begin to meet the demands of the people. Then greater concessions were granted, extending apparently to the assurance that the chosen representatives of the people shall control the finances of the Empire, shall pass upon questions of peace and war, and initiate and approve all legislation affecting the rights of the individual. Even after that, the representatives of the Zemstvoists declined to take part in the government. So did the Constitutional Democrats. So did, of course, the Socialists' groups. All three elements maintained their agitation for a complete abdication of the autocracy.

Then, as a sort of evidence of good faith, Count Witte dismissed Trepoff, the Governor General of St. Petersburg, Assistant Minister of the Interior and head of the Secret Police of the Empire—the man who sought to suppress the revolution with machine guns. Stern, uncompromising, and loyal to absolutism, Trepoff was the only effective weapon left in the hands of the Czar. So long as Trepoff remained in office, the grand ducal syndicate had at its command a terrible instrument of repression. His removal, therefore, was an even greater concession to the demand of the Russian people than any other single concession made.

Professor Miliukoff, who was for a long time in danger of exile to Siberia, advised the Premier to submit to the Czar a ready-made constitution, like that of Belgium, as the basis for real reforms in the Russian Empire. He pointed out that the system of parliamentary government as outlined in imperial manifestoes did not assure to the Russian people the rights that the manifestoes granted.

And the outlook is that, if the new Government is ever really to be born, it will have to give a guarantee of a constitutional system approximately like the English; and whether the Russian people are equal to the conduct of such a government—even if they get it—remains to be seen.

THE CHARACTER OF COUNT WITTE

THE character of Count Witte and the constructive qualities of his mind now become for a time of more importance than the character and the qualities of any other man. Well born, of rather humble origin, of good training, he worked out one of the most extraordinary careers of his time. From an humble place in the railway service of the Russian Empire he rose by successive steps to the Ministry of Finance. Not a courtier but a man of capacity and industry—a man of organizing ability—he came into high position chiefly because among the servants of the Czar there are so few men capable of doing the large tasks of modern finance and organization at all. Any nobleman or favorite can be an admiral or a general in time of peace, or the governor of a province; but to conduct railroads, to construct tariffs, to raise revenue and to conserve it, require training, industry, and ability.

Of course Witte, once having gained power, lost it in the perpetual intrigue of the Czar's bureaucracy. But his peculiar experience and abilities were obliged to be needed again.

A man of commanding ability he undoubtedly is. As to his character—he has the Russian way; he has been a bureaucrat, a diplomat after the Old World model; he has worked and lived in the most corrupt political society in Europe. But he was not born to power; he knows the Russian people; and he knows what liberal institutions mean in other countries. He is bound to know the almost unparalleled responsibility that now rests on him, and to understand that the only solution of the great task is sincerely to work out a real constitutional government. The statesmen of other nations give him credit for the utmost sincerity in his present position. The little games of courtiers and diplomats have all been played, and they have all lost; and the game of autocracy itself has lost. Now a great crisis is come, and the man that faces it will be the largest man he can be.

The grave question is, whether the Russian people trust him. But if they do not trust him, they would trust nobody in his place. The autocrats will compass his ruin if they can; but those who love freedom, wherever they live, give him sympathy, trust, and the most fervent good wishes. In recent times no man, except Lincoln, has so had the sympathy of all free and wise men, as none has had so high and hard a task.

THE UNBRIDLED SAVAGERY IN RUSSIA

THE brutal massacre of the Jews in Odessa and in other Russian cities, which has made all civilization sick with horror, was partly a natural result of the relaxation of restraint on the people, but mainly, according

to the most trustworthy reports, the work of the enemies of the new régime. The bureaucracy wish to defeat the establishment of a more popular government. One way to try to defeat it is to foment disorder. Unfortunately it seems that a little instigation will provoke an outbreak against the Jews almost anywhere within the pale.

These massacres reveal again several of the most unfortunate facts in contemporary life. To begin with, the Russian Jew of the common class, who has been oppressed from time immemorial and is also himself an oppressor of the peasant, is perhaps the most repulsive creature that can be found in any land that is supposed to have emerged from savagery. His chief means of livelihood, restricted as he is in his activities, is to drive hard petty bargains with the lowest class of Russians. These Russians are not far removed from barbarism. They are superstitious. They are themselves oppressed and doomed to poverty. They easily believe stories about the Jews that inflame their passions. Race hatred, religious hatred, the bitterness of a downtrodden class against those whom they regard as oppressors and aliens, and the natural savagery of men whose whole life is a struggle against hunger —such forces as these produce a massacre without great provocation.

It is the most horrible situation in any country that lays claim to civilization. But it is an incident of this revolution that, if not inevitable, is at least natural and was almost to be expected.

Within the first week after the Czar's grant of freedom, it is thought that at least 10,000 persons were killed in Russia, most of them Jews, and very many more were beaten and wounded. There was no government to make effective protest to. The Czar was helpless. A new government was not yet really born. The local governments were demoralized. It was simply anarchy; and, when this was written, no man could dare say what would be the end of it. We have read of the crimes of the French Revolution with the feeling that such things could not happen in our time. But here are just such unbridled massacres of the innocent, including women and children, reported to us by telegraph the morning after they take place! And the humane world is helpless to prevent it; for it can do nothing but send money to relieve suffering and to stimulate emigration.

NELSON AND TOGO

ON ONE historic day in the annals of England, there was a great celebration in London (and in colonial cities, too) of the hundredth anniversary of Nelson's death. From the great admiral's statue the signal flew: "England expects every man to do his duty"; and the heart of the English race was stirred by the memory of Trafalgar, and it was recalled that England saved herself and Europe by confining to the continent the convulsions that followed.

It was a singular coincidence that on the very next day the other Island Empire, which is now England's ally, was receiving at its capital the great admiral who had won its freedom, also from the aggression of a continental enemy, and a place among the Great Powers. This event stirred the whole heart of Japan, and Admiral Togo will be as great a historic figure in Japanese history as Nelson has become in English history. Tokio gave him such a reception as only a great national hero could have, and it was a great day when the Emperor, with the Admiral by his side, reviewed at Yokohama the returned fleet of fighting craft, 308 ships strong.

There are wonderful parallels in English and Japanese geography and history, as well as wonderful differences between the two peoples. And the rise of Japan is sure to change our thought in many ways—in ways that we have yet hardly appreciated. Not only has a non-Christian people outdone all Christian peoples in the humanities of war; but a people whose education owes nothing directly to Greece or to Rome or to Christianity are coming forward as if they had received the training in Greek literature and Roman law and in Christianity, to which we attribute so much of our character and efficiency. This fact and all that it implies first shocks our thought, but, as time goes on, it will greatly broaden it.

WILL THE INSURANCE COMPANIES HEED THE PUBLIC DEMAND?

IT IS as plain as day to anyone who knows the sentiment of the whole country that the management of some other big life insurance companies must be changed, as the management of the Equitable has been. This does not yet seem to be clear in Wall Street circles —the trouble is that many simple propositions are not clear in Wall Street, which has a

moral code of its own. And the sooner the directors of these companies show that they understand the moral judgment of the country, the better it will be for them and for the companies. It sounds well and loyal to say that men should not be judged until the investigation is closed, or that a man should not retreat under fire. But all that this means is, that we must not judge men till they are convicted by law.

This law-made code of morals will not be accepted by the public; and every day's delay in cleaning house and starting with new men in command is an unnecessary insult to the policy holders and an injury to the companies. And the directors meantime are themselves not gaining in public esteem by denseness or by hesitancy in doing what public sentiment will at last force them to do.

A TEST OF SOCIAL AND CHURCH LIFE

THE pulpit has had a clear ring in decrying dishonesty in high places; and the thousands of sermons that have been preached about the insurance scandals suggest this inquiry: Are church people, in their ecclesiastical fellowship and in social intercourse, living up to the indignation expressed by the pulpit? Are the sinners against good morals in finance to suffer the social penalties that are visited upon petty thieves, or are they to go scot free?

This is the most important question presented by these scandals—whether our social and financial life has the courage and the character to punish high offenders.

SOME WEAKNESSES OF THE PRESS

NO SURPRISE was excited when it came out, during the insurance investigation, that the Mutual Life Company had paid to a "news agency" one dollar a line per paper for the publication of "despatches" written to produce a favorable impression of the conduct of the president of the Mutual while he was on the witness stand—a pretty hard job, by the way, which surely would have been dirt cheap at one dollar per line per paper if this purpose could thus have been achieved! This revelation caused no surprise for the simple reason that these exposures have shown that legislators, real estate agents, collectors of campaign funds, sons, sons-in-law, stationers, United States senators (present and past), caterers—everybody with an itching palm, knew where to find comfort; and if all the rest why not a lot of broken down newspaper hacks too?

But the question was raised, is any considerable part of the American press venal? And the same question has been raised by the exposure in *Collier's Weekly* of the methods that certain patent medicine vendors have in dealing with newspapers. They make it a part of advertising contracts with newspapers that the papers shall oppose legislation hostile to patent medicines, else the contract is void. Thus many newspapers have been silenced by their counting rooms when such legislation was under discussion. This is a pretty nearly direct form of venality, very subtly accomplished.

While there are very few newspapers that are directly venal, a great many of them are "influenced"—some by the holders of mortgages on their property, some by political bosses who have control of them by real ownership or by party patronage, or, most of all, by big advertisers of certain sorts. In other words, the newspapers are exposed to the same play of "influences," good and bad, as the rest of the community. A great many of them are in one way or other under the influence of our industrial oligarchy. They do not sell their reading space for cash, but they bend their arguments to the pleasing of some power rather than to the service of the public, many a time unconsciously.

But the public learns to measure its newspapers pretty accurately, as it learns to measure men; and such servitude carries its own penalty in the loss of influence.

The absurd thing is the enormous sums that are spent by bosses and corporations and various "interests" in vain efforts to affect public opinion. What a pathetic piece of imbecility it is, for instance, the great Mutual Life Insurance Company maintaining a lot of discredited writers to affect the public opinion of the nation!

ABOUT JAPANESE AND AMERICAN HONESTY

IN SPITE of the practically universal sympathy that was felt by the American people for the Japanese during the war, and our admiration for the Japanese character as shown in their art and in statesmanship, and the good impression that individual Japanese made whom we have best come to know, the notion is persistent that the merchant

s untrustworthy. To a degree, this has true; but American merchants and ercial associations are now finding out ıis quality has been greatly exaggerated. panese commercial circles there is a ponding feeling with regard to the can merchant class. The Germans and nglish are considered more trustworthy de than we are; for the Japanese and other Orientals are afraid of Yankee ıess. There doubtless is reason also is fear.

as American and Japanese merchants into more direct relations, each is ering that there has been a sort of zed misrepresentation of each to the The intermediaries—that is, persons ganizations on either continent through much of the trade in certain kinds of going either way, has been conducted—fallen into the habit of emphasizing to ıpanese the dangers of trading directly Americans, and to Americans the r of trading directly with the Japanese. an increasing commerce, its better ization, and better personal acquaint-vill bring a correction of these persistent rs; for, when applied generally, they inders. In the first adventurous era of too, "sharp" men acquire an undue nence. After their activity is some-passed, the merchants that truly repre-the national character of each people into greater activity. Thus this mis-standing will die a natural death, but ersistence of a falsehood, when it once o going about the world in an epigram, ıarkable.

A NATIONAL THEATRE

'HE plan to build and to maintain a reat theatre in New York—a really ıal theatre—is carried out, as it has been ed, a definite direction and character be given to a great and profitable art ıas been commercialized almost beyond of regaining its proper relation to life. Metropolitan Opera House in New York ought the greatest singers in the greatest s to the American public and thereby an incalculable service. A theatre that l have character, so that its conduct l not cause all its productions to be ied in the public mind as mere "amuse-," can do a corresponding and even greater service. With such a theatre, the Metropolitan Opera House and the two great museums, New York may soon begin to realize the hope of its best informed and most public-spirited citizens, that it may become one of the world's great capitals in other than a commercial sense.

THE PROMISE OF A SPECIFIC CURE FOR CONSUMPTION

IT WAS Professor Emil Behring, of the Pasteur Institute in Paris, who discovered the serum treatment of diphtheria whereby that terrible "slayer of children" has to a great degree been conquered. He has now for several years been at work on the prevention and cure of tuberculosis—first in cattle. In 1901 the Nobel prize in medicine, of $40,000, was awarded to him for his success. He has devoted this money to the prosecution of his work; and in 1903 he announced that he hoped to be successful in finding a preventive and curative treatment of tuberculosis in man.

At the recent Paris Congress on Tuberculosis, he made a more definite explanation of his work, announcing that he had discovered a cure. He explained something of the nature of it; but before giving it to the profession he wished to have a longer series of tests made by other experimenters. He recalled his experience with the serum treatment of diphtheria in these words:

"I beg of you not to forget that my communication of to-day curiously recalls that which I made in 1890 on a 'new remedy for diphtheria.' My conviction of the great importance of that discovery has been confirmed over the whole world in the course of fifteen years in the most striking manner.

"But after my communication not less than four years passed away before practitioners acquired confidence. Perhaps I should have had to wait still longer for the recognition of the exactitude and the importance of my scientific assertions had not my great friend M. Emile Roux arisen at Budapest to combat diphtheria with me.

"How long a time will elapse before the discovery and the utilization of my new remedy against tuberculosis will receive the public consecration which will establish its practical value I cannot tell. Many factors may intervene; my own pleasure in work and my activity, my skill as a tactician and my good fortune. May fortune give me a companion in the strife of the prowess of Roux, having the same conquering force and the same disinterestedness above suspicion, and then I hope that the next congress on tuberculosis will take note of a consider-

able progress accomplished in the strife against phthisis in mankind."

The next International Congress on Tuberculosis will be held in Washington in 1908.

Tuberculosis could be practically conquered in twenty-five years without any specific cure, if all the preventive measures now known were taken by everybody. But, while its ravages will be continually and perhaps rapidly lessened by these methods, the disease will not be conquered, in the sense in which small-pox and diphtheria have been conquered, until a safe specific curative treatment has been found. The scientific world has its expectations raised high by Professor Behring's announcement, because of the confidence in him and his work.

WALL STREET ON THE FARM

THE establishment of "commission rooms" and "bucket shops" in the larger villages and towns of the West has brought the allurement of speculation to our country population, whose sturdy character has been our boast and in no small degree our national security. What the results are in private life, and what they may be in their social influence, is indicated in this description by a correspondent, whose business gives him opportunities to know the conditions intimately and who says simply, "I write what I have seen."

"When in his slack time a farmer visits the village to meet his neighbors and talk over family 'doin's' and crop returns, he sees a newly opened 'office,' with spacious entrance, double doors, and a plate-glass window. He stops and looks. Within he hears, 'Wheat 82½ . . 83¼ . . 84⅞.' He enters, and is greeted by a neighbor seated in a comfortable leather chair. The place begins to fascinate him; its smoking room and free cigar are a seductive bait. He feels good, and finds himself at home among neighbors. The blackboard and its columns of changing figures is entertaining; his neighbor tells him of a neat turn he made; and as he watches the fluctuations in wheat, oats and corn he thinks, 'What's the harm in taking a try myself?'

"He buys wheat, wheat rises two points and he sells. From that hour, the man is changed. His spirits are light that night, and as he sits at the family fireside he takes out an extra cigar and smokes with the enjoyment of a man who feels that the days of 'easy money' have come. The drudgery of farm life seems a huge mistake, too slow for one who can hire help and pay them out of the easy profits of the trading room. Yet his thoughts find no expression that his wife may share his anticipations. All his life she has been his safe counsellor, but this little venture is his own and he gloats over it as if it had made him rich.

"There is a change coming over that home. No longer is there an exchange of ideas at the fireside as to how 'the stock' looks or how the wheat is heading out, yet wheat and stocks are in the brain of the man who has been a pattern to his children and the pride of a devoted wife. The farm machinery rusts in the barnyard, the grain grows over ripe, the stock becomes thin; and the once faithful man is buying and selling in the trading room wheat that is not his and never will be his—pursuing a phantom, playing a game that no man can beat in the long run, a game the dealer dares not play himself, for he knows it will break him as it does his dupes.

"When the telephone rings he dare not let his wife answer it. The message is, 'Send down $500 to sustain your margins. Wheat is off two points.' He lies to his family about it. The farm must carry a mortgage at last.

"Months pass; the interest is not paid; the foreclosure notice is in the weekly paper. Six months more, and the family look for the last time broken-hearted on the old home. As they stop to gaze back at it, he wonders why such a fate should overtake him when the speculators of the 'Exchange' and the 'Street' heap up wealth by the same process. He does not know of the unremembered tens of thousands whose ruin, like his, has been courted in listening to 'Wheat 82½ . . 83¼ . . 84⅞.'"

And perhaps he realizes still less that the real ruin occurred when his rugged character gave way to the seduction of "easy money."

THE GREAT GOVERNMENT PRINTING HOPPER

"FLUORSPAR Deposits of Southern Illinois," "Water Storage on Salt River, Arizona," "Geology and Water Resources of Part of the Lower James River Valley, South Dakota," and "Petrography and Geology of the Igneous Rocks of the Highwood Mountains, Montana"—these and many things far less useful and appropriate, are among the multitude of publications of the Government Printing Office at Washington. For this enormous institution has been conducted with such unintelligent liberality that the Senate Folding Room has more than half a million public documents and the House Folding Room about a million for which there is no demand. They cannot be given away. The accumulated unused documents have now nearly filled an unused car-barn; and yet this extra supply of unused publications is re-

quired by law. And there has been an organized effort to increase the demand for fine bindings in order to use up an appropriation made for that purpose.

It is no wonder that the Government Printing Office has bred a great scandal—a scandal that smells almost as bad in Washington as the insurance scandals in New York. The investigation has shown that labor costs from 20 to 30 per cent. more than in private printing offices in Washington. The former public printer, Palmer, was removed for maladministration, and a new man, Mr. Charles A. Stillings, of Boston, has been appointed. But the best public printer in the world cannot alone put the institution on a proper basis.

The first trouble is incompetent and irresponsible supervision, which is the supervision of a Joint Committee of Congress on Printing, of which old Senator Platt is Chairman. Under such direction, "the greatest publishing house in the world" has been conducted, or misconducted, the expenditures of which last year were more than seven millions of dollars. The next trouble, and the worst, is that there is no intelligent determination of what shall be printed. From the absurdly huge *Congressional Record* to the little theses of underpaid and misdirected scientific men, working in the Departments to make little names for themselves in their narrow fields of special work, anything and everything seems to find its way into type at the public expense. The Government's scientific and oratorical productions need editing; for an expenditure of more than seven millions a year is absurdly and criminally out of proportion to its value. Worst of all, those things that are really valuable are lost in the tons of rubbish.

THE INVENTOR'S TRADE

THE REPORT of the Patent Office calls to mind our great Yankee ingenuity and inventiveness, which has done much to change and to cheapen the mechanical work of all civilized mankind; for our inventiveness continues to be active. It calls to mind, too, how the making of inventions has now been organized. The story was lately told in this magazine of the way in which industrial companies keep inventors at work as a regular part of their activity. This organization of invention has made the career of the individual inventor much more difficult and hazardous than it once was.

The business of patenting inventions constantly grows in years of prosperity. In hard times, when men are out of work, the number of applications lessens. Last year there were 52,323 applications for mechanical patents alone, and the total number of all kinds granted was 30,266. The receipts of the bureau were far on toward two million dollars, of which about a quarter of a million were paid into the Treasury as surplus.

The successes of such inventors as Bell, Westinghouse, Edison, and Marconi are rarer than the fortunes made in Wall Street; and, just as the great number of unsuccessful speculators are never heard of, so the vast army of disappointed inventors escape public notice. "The sum total of misery engendered by the fever of inventing," said a prominent patent attorney lately, "is far greater than the happiness which comes to inventors and to their families." This attorney told the story of a man in a Western state, a carpenter who had fallen a victim to the inventing disease. He owned his home and other pieces of property; his children were in school, and he was planning to send them to college. He became interested in car-couplers. He made experiments and took out a patent. After much shop work on his coupler, two other patents were granted to him. Elated with his success, he went to the expense of manufacturing a quantity of his perfected couplers. He traveled about for a year or more trying to get his invention on the market. Finally he went home, sick and discouraged, and died, leaving his family nothing but his patents. His very home was gone. The children had been taken from school and put to work; and his widow said, "Even if he had succeeded, it would never have repaid us for the anxiety, sacrifice, and sorrow of it all."

It costs much to market a new invention; and those who would naturally use it have inventors of their own, solving their problems gradually. There are, in fact, many fields of industry wherein new inventions are systematically suppressed or "shelved" because their use would make costly apparatus and machinery too suddenly useless.

HAVE WE TOO MANY PREACHERS?

THE United States has about 67,000,000 people professing or favoring some orthodox Protestant faith; and it has about 134,000 Protestant pastors, about 90,000 of

whom are in active service —one for every 745 of the Protestant population, or one for every 149 families of five persons each. But the Roman Catholic Church, with its priesthood so thoroughly organized that few Catholics die even from accident without the presence of a priest to administer the sacrament, has but one priest for each 1,100 of its people, or one for each 225 families.

In ordinary communities, this is quite enough; for manifestly the support by 149 families of a preacher and an active church would be a burden, and adequate support becomes impossible when a large proportion of the families contribute nothing. The result of this glut of preachers is a degrading of clergymen and of their calling through humiliating competition and through poverty. Preachers sometimes lack the decent necessities and frequently lack the comforts of life. Elderly men are forced out of service long before their usefulness is ended, because young men can be had who will work for less, get less, and in natural consequence accomplish less.

The conditions are made still worse in small communities by the persistence of denominational distinctions. Villages of a few hundred people have three, four, a half dozen churches. One New York town with 1,600 inhabitants has six churches; a Michigan city of 5,000 has thirteen churches. Two hundred and sixty-seven New York villagers cannot support a living pastor, much less a live church, and 384 Michigan townspeople can do little better. Yet tradition has it that there must be separate shepherds for flocks that differ in no essential things. In a word, the Protestant Church has not learned the common-sense economic lesson of reasonable combination that is daily before it in the business world, but continues a losing course rather than discard small differences and unite in a large purpose.

Adjustment of economic conditions is not the greatest present problem of the Church, but it is perhaps the first requisite to success with the greater problem, and it certainly is one the solution of which would be welcomed by all the clergy; for preachers would prefer fewer colleagues and fuller pantries—fewer churches and larger and more earnest congregations, whom it would be easier to address and who could make the service a more vital thing. The number of preachers could be decreased a third without depriving any individual of the church's ministry.

"THE COMMERCIALIZATION OF LITERATU

ABOUT a year ago an anonymous w who is or pretended to be a publ wrote for a Boston newspaper, whose re all write or publish books, a series of l which appeared under the unfortunate "A Publisher's Confessions."

Now authors have always kicked publi about the ante-rooms of Literature, and at last was a publisher who turned on —good naturedly, modestly, even bash and in the cowardly way of withholdin name. But he did tell the army of au who read the Boston *Transcript* how novelists are now become good business and have private secretaries and char accountants and investment brokers suchlike chauffeurs of prosperity, and they are driving the poor publishers ha

These half didactic, half frolicsome 1 paper articles would have been forgotten the usual tea-table discussion at the B Authors' Club, if it had not been supp that they were the Saturday sermons o distinguished publisher, Mr. George H. M addressed to his literary parishioners. U this supposition, and, it is said, withou author's consent, a New York publi house secured the permission of the B *Transcript* to publish them in a little l The public neither heard nor cared any about the book, but it cheered the dej and oppressed publishers by its little s of spirit, and it was received with ridicule or resentment by the author whom several publishing houses in a mis ary spirit sent free copies. It some puzzled the reviewers, who are neither au nor publishers but who must practice craft for the benefit of both. Some of regarded it humorously. Thus *Life* h commended it; and Mr. Bernard Shaw foul of it as if it had been one of the co tional moralities. The crowning proof slightness was the seriousness with whic solemn reviewers of the New York *Time* of the London *Spectator* took it up; an still further proof of its frolicsome didacti Professors of English in our colleges, it is wrote to the author asking what of profitable writing remained untilled.

Then the little book, being a mere foun which nobody would claim, was about t when an unexpected turn came in its s career. The New York *Evening Post* g

ridiculed it, and thoughtful persons, therefore, began to consider it seriously. The rumor was set going that Mr. Mifflin had not himself written it, but that it was written by Mr. Francis Garrison, of the publishing house of Houghton, Mifflin and Company. Thus at last the little slap-dash foundling of a book took on the character of a reformatory document; and, as a reformatory document, it naturally claimed the attention of the most philosophical of our publishers, Mr. Henry Holt of New York.

Mr. Holt then wrote for the November *Atlantic Monthly* an essay (as big as the book itself) on "The Commercialization of Literature." Thus we see how serious a thing may come of a most harmless book of literary advice when wags and dramatists and reviewers and reformers and philosophers meddle with it.

And Mr. Holt, going further (since the publishers were for once set to talking), told some pleasant publishing stories of his own, in the guise of a gay youth pretending, for the dignity of his calling, now to be growing old—how he spent memorable days with a fair lady who wrote charming (and profitable) novels—her very novels had chauffeurs—and how he helped her with wise advice (living over the joys of his gallant teaching in the telling of the story), and how at last a younger publisher stole her from him. The lady is charming still but—literature has been commercialized — "commercialized," Mr. Holt writes, "to an extent not dreamed of in any time of which I have knowledge; and . . . within our generation our literature has fallen to a lower estate than it knew for generations before."

Well now, is it not all a question of definition? The lady and the younger publisher are commercialized, no doubt. But is it not impossible for literature to become commercialized? For as soon as any writing, in the purpose of the author, is touched with the commercial spirit, for that very reason, if for no other, it forfeits all claim to be regarded as literature. The blight shows at the heart of it. The endless flood of written stuff that keeps the publishers' presses going contains very little literature. Most of it is avowedly commercial in its aim. It is written for money and published for money, whereas literature is written chiefly because it gives joy to the writer and satisfies an impulse to do good work. It cares no more for the opinions of contemporary men than the sunlight cares for a fog, nor does it worry itself about the flood of commercial writing. But to confuse trade stuff with literature is enough to make the most gallant of philosophers sad.

Thus has a slight off-hand accidental book —which is probably only the recreation of a hard-worked Boston publisher who felt impelled to exercise his light didactic talent on the fertile audiences about him—led serious men into the deep waters of despair, whereas in truth the producers of literature, wherever they be, will smile at the whole discussion, if they chance to hear about it, and wonder what the confusion of ideas is, about which we are all wasting so many words. One fundamental trouble is the difficulty of recognizing literature when it does appear. For it comes along in the big stream of things that are not literature; and all processes of "commercialization" have no effect upon the ultimate judgment of it.

TO THE READER WHO IS YET "GENTLE"

IN THE days when the reader was gentle and the editor was garrulous, a friendly personal word from one to the other was expected once in a while; and it may be that the change of manners, which now makes such a word seem out of place, has not, after all, been a change to gentler manners, but only from the natural behavior of men to the behavior of organized readers and writers. The individual disappears with the organization of—everything.

Heaven forbid the inference that this magazine lacks organization; for money and time and work have been lavishly spent for that very purpose. But heaven forbid also that any year or change should come which should forbid the makers of this magazine frankly to say a word of hearty thanks and good wishes to those that read it. In what other way could even a slight acknowledgment be made of the letters of appreciation that come, especially at this season, from every quarter of the globe? And, after all, men who are sincere and earnest enough make their own code of manners.

Good wishes, then, to every one that reads this, for cheerful labor and for the building up of character, of thought, and of speech! For these are the gifts of the gods that are best worth praying for.

THE MEANING OF THE COLOSSAL BOND MARKET

[THE WORLD'S WORK publishes every month an article in which some timely and vital subject of the financial world is taken up]

MESSRS. Jacob H. Schiff and George W. Perkins are the authorities for the statement that within the past five years the two firms that they represent, Kuhn, Loeb & Company and J. P. Morgan & Company, respectively, have sold securities that aggregate the sum of $2,760,000,000. It is almost impossible to grasp the meaning of these figures.

On November 1, 1905, the total amount of money afloat in the United States was $2,653,131,578. At no time in our history has it been greater. The amount of the sales of these two bond houses in the five years, therefore, was greater than the combined cash wealth of all the banks, trust companies, investment companies, and individuals in the United States. Again, the average production of gold in the past ten years has been about $250,000,000 a year. Had these two bond firms sold their securities at one time, and for gold, they would have received more gold from that one sale than the world could produce in ten years.

Yet this great total is practically identical with the total cash transactions of a great national bank in New York in one year. The National City Bank will probably average, in a normal period, loans of $40,000,000 to $50,000,000 per week, which is abou' two and a half billions a year. The total outstanding loans of the banks in the Clearing House Association, which includes all the big banks of New York City, are usually about $1,000,000,000. They keep turning these loans over and over. Every day some loans are paid off, and immediately others are made. The business of the bank consists of keeping its money constantly in use.

But where does all this cash come from with which the bonds are bought from Kuhn, Loeb & Company, J. P. Morgan & Company, and other houses? This money comes from the people. It is made up of savings, nothing else. There are created and sold in the Wall Street market alone year by year securities ranging from an aggregate value $200,000,000 in a bad year to more 1 $1,500,000,000 in a good year. In 1905 total will be well over $1,000,000,000. securities are bought by the men who l money to put away. The money is m directly or indirectly, out of the soil of United States almost entirely.

Then it is taken by various corporat: For example, the Pennsylvania Railroad cently took $100,000,000 in one lump, to rails, to build railway and to purchase cars gines and ties. It is put to work. In o words, it goes back to the people.

Thus, the process of drawing money 1 the people by the sale of bonds and sendi: back to them by means of labor paid for is exhausting the wealth of the people. merely putting money in circulation. It process also of drawing cash from the wea and scattering it among those who work.

But, while the sale of bonds does not cash in the hands of the bond-holders bu the contrary sends it among the people, t is one result of bond-holding that must be lost sight of. The bond-holders have power at any time to turn their bonds cash; and by this power they can, if they and should be able to act in concert, money from productive industry. Somet like this happens in times of financial 1 But even then somebody holds these bo and the stringency of cash consists in a eral unwillingness to undertake new vent

These vast issues of securities, there have no particular economic meaning. the ordinary course of events they serve, certain sense, as an addition to the curr of the country. They are simply prop in a compact and easily convertible fo They are sold and resold; and a consider part of these vast transactions consists of reselling of the same bonds. All that Perkins's and Mr. Schiff's big totals signi the enormous business that is done in kind of merchandise.

GUN AND CAMERA IN AFRICAN WILDS

EXTRAORDINARY EXPERIENCES IN HUNTING AND PHOTOGRAPHING ELEPHANTS, LIONS, RHINOCEROSES, GIRAFFES, ZEBRAS, HIPPOPOTAMI, CROCODILES, AND SMALLER GAME IN THE JUNGLES AND ON THE PLAINS OF GERMAN EQUATORIAL AFRICA—CHARACTERISTICS OF EACH OF THESE BEASTS IN THE WILD—A HUNTER'S ESCAPES AND ADVENTURES—STUDYING LIONS BY FLASHLIGHT PHOTOGRAPHY

TAKEN FROM THE EXPERIENCES OF

C. B. SCHILLINGS

[As narrated in "Flashlights in the Jungle," a record of his hunting experiences in German Equatorial Africa. This article was extracted and condensed by Edgar Allen Forbes from the only authorized edition of the book. The pictures are the only reproductions from the original negatives which have appeared in America, and any others have been copied from the half-tones in the German edition of Mr. Schillings's book, and are therefore most inadequate]

WITH the advent of civilization, the primeval forests of that land of blinding sunshine which goes by the name of the "Dark Continent" are rapidly vanishing, but not more rapidly than its wonderful flora and its even more wonderful animal life. Not only have the great herds of big game been thinned out, but many species have been exterminated—struck from the book of living things—and the world is that much poorer in life. Numbers seen in our museums are already missing from the forest forever.

This was strikingly impressed upon me during my latest visit to Equatorial Africa. In a region where one of my first commandants had killed sixty rhinoceroses, that animal is now seldom seen. Other game whose hunting has proved more lucrative has fared even worse. This wholesale slaughter is not due to European sportsmen but to the natives, millions of whose bullets have been flying over German East Africa for an indefinite time.

Despite all the splendid opportunities, few scientists have explored this region with cameras. It is considered more fascinating to send a bullet through the brain of a lion than to fix his image on a film; and it is infinitely easier to slaughter a herd of big game than to prepare the skin of a single giraffe. Yet to a man who looks upon the tracks and trails of animals as the language of the wild, the pursuit has a wondrous fascination, and friendships with savage beasts are among life's most pleasant reminiscences. A stork brought to Berlin still singles me out with unmistakable affection, and I recall with tenderness a young elephant which loved me with child-like simplicity. My tame baboon was almost mad with joy when his keen eye discerned me, a mere speck on the horizon, returning from an excursion.

HUNTING THE AFRICAN ELEPHANT

The day is not far distant when it will be asked: "What news from Africa?" and the reply will be: "The last African elephant has been killed." No museum has ever secured one of these powerful males alive. They usually attain an immense size, the two tusks of an old bull sometimes weighing 450 pounds. Their usual abode is not the forest, but places where they are less likely to be followed. Since they emerge only at night, many European residents do not see one in years.

The finding of fresh elephant tracks is not a guarantee that the hunter will reach the herd, for they move with incredible swiftness at a quick trot, frequently stepping in each other's tracks. Their footsteps are noiseless in the rainy season, so that they glide through the darkness like ghosts. When fired upon they make a quick rush for the cloud of smoke. Their method of attack is to approach swiftly, with widely flapping ears and a piercing trumpet cry. It sometimes requires fifty shots to kill an old bull.

After I had tried for months to photograph a group of elephants and to capture a young one, a large herd paid a visit to the stream

near our camp. In a few minutes I set out on the trail with forty men, water and rope. Hour after hour we marched over the plain until, about a mile ahead, we saw two dark groups of elephants quietly at rest. With five trusty men, I succeeded in taking several photographs at 200 yards. Their only movement was a flapping of the ears. The stillness of the huge mass was uncanny.

Approaching nearer and kneeling, I shot the largest bull. He took a few steps forward, swinging his trunk and moving his ears like a fan, while the entire herd swarmed about like bees, searching for the enemy. I sent two more bullets into the wounded animal and the whole herd set off in flight sideways. Jumping up, I fired another bullet and the herd suddenly stopped, then came at me full pace. It was a real delight to see these five-and-twenty elephants charging straight for me. With a rapidity hard to realize, I fired six shots with my second rifle and leaped to one side. Just as I felt they must be upon me I heard a terrible trumpeting, and my men called out that they were running.

Turning, I saw the bull on the ground and the others in flight. Hurriedly sending a bullet into the leading cow, I photographed the dead bull and ordered some of the men to join me in the chase. After an hour and a half we saw them under some acacia trees, and with my glass I discovered that the two strongest cows, which had each a calf, had been hit. Lying down, I gave each a second bullet and the herd made off to the left, the wounded cows to the right. The latter were soon brought down and the young animals—five or six feet high, with tusks the length of a hand—remained near the mothers. The larger attacked us so fiercely that I was obliged to shoot it. I then rushed upon the other and grasped it around the neck, yelling to my men to fasten its legs with rope. I had forgotten that the rope had been left behind, and I marvel now that I escaped with my life. We all wrestled with him until we were too exhausted to stand, and had the mortification of seeing him escape.

I had come thus near the attainment of my ambition—to bring to Europe the first East African elephant; but I regretted even more not having secured a photograph of the herd in their mad charge toward me. Later on I did succeed in capturing a small elephant, but lack of milk prevented me from retaining it alive. He was on the friendliest of terms within forty-eight hours, and would caress my beard and face affectionately with his little trunk in the drollest way.

TRAILING "THE KING OF BEASTS"

The lion hunter in East Africa must either be favored by circumstances or have recourse to nocturnal expeditions, because the great beasts are in retirement during the day. They often hunt in combination, driving their prey toward each other by roaring. As with the native, their favorite flesh is that of the zebra. At night they seem to be free from the fear of man.

Though I have never seen more than seven lions together, I once pitched my tent in a region where I knew at least thirty of them had their nightly quarters. Of all my experiences, I recall none to equal that of listening to the gradually approaching roar of the herd, closing in from different directions. For one moment the whole night world seemed to listen to the voices of its lords, and then came the sound of hoofs fleeing in terror to the steppes.

From flashlight photographs taken on this occasion it can be seen that the lion walks flat on the ground and not with high jumps, and that the lioness is the aggressive party. I always prefer to shoot her first.

Lions kill very quickly and surely, giving one bite on the neck and not torturing their prey. So stealthily do they creep upon a heifer that it is not even frightened. Deep stillness lies over the steppes; in the dark night a gentle rustling is heard, then a sudden roar, followed by a heavy thud, and all is over. Many men killed in this manner have never uttered a cry.

Perhaps the most vivid conceptions of the actual perils of lion hunting can be gained from the recital of a few personal experiences. One morning, in 1897, I had shot a lion and sent it to the camp. As I was about to fire at a gazelle, my eye caught something yellow a hundred paces beyond, which proved to be another lion's head. At the same moment a well-known sound drew my attention to the right, where I beheld still another lion, growling in the grass a hundred paces away. Having only partially recovered from a severe illness, the appearance of two lions at once benumbed me, as I could count on

shot without reloading. A moment that seemed like eternity before the arest me went growling away. I tired step by step until within signal-tance of the boy with my double-l rifle. With three shots the first as brought to the ground.

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

MR. SCHILLINGS'S PARTY MADE LONG MARCHES

In the background lay the Mawenzi, to the right, the snow-decked Kibo Peak, and Emperor William Peak on the left

same day, while hunting antelope for ons, I heard the familiar warning Looking up, I saw one, two, three, ions, the nearest being within 125 I confess that I lost my nerve and o retreat. The nearest lion, however, two springs and began to creep swiftly l me. I stopped, and so did the beast. ng, awful minutes passed before my arer came in sight, but he could not be d to approach me. I cautiously re-l to him and then fired at the foremost e made twenty springs in my direction, d, then made off on a trot, followed others. We followed the hinder pair until we were gasping for breath. After coming within range, the fifth bullet struck home and the wounded lion came rushing at us with long springs. Suddenly he staggered. I ran nearer, fired — and missed! On he came with frenzied leaps. One more shot and my third lion tumbled over dead. Men were detailed to carry the heavy skins back to camp. On the stock of my rifle I had the pleasure of inscribing the words: "Three lions, 25 Jan., '97." Though eight more days were spent upon the plain, I did not succeed in getting another shot.

In November, 1903, near Kilimandjaro, I suddenly saw, fifteen yards away, a large lioness standing broadside to me, her expressive head turned in my direction and her glittering eyes fixed upon me. She was a magnificent sight. Though my rifle was loaded for smaller game, I quickly pointed it at her head. Before I could pull the trigger

she made an immense spring toward the thicket. The rifle rang out while she was in the air. The next moment was full of suspense, for in all probability the wounded animal would spring to the attack, as it is only with lead-pointed bullets that a mortal wound can be expected. But fifty paces away the lioness lay dead, killed by the neatest shot that I ever made.

Original photograph by C. B. Schillings, for "Flash'lights in the Jungle"

A LIONESS SPRINGING UPON A TIED ASS'S COLT

Three other lions not in the picture were approaching from the other side

CATCHING A YOUNG RHINOCEROS

In the course of a year I saw more than six hundred rhinoceroses and the tracks of thousands. The sight of these gigantic beasts standing in the moonshine on the snow-white steppes is still vivid in my memory. I have never encountered more than four at one time, though I have seen as many as eight together. Their appearance when in a sitting posture is very like the stump of a tree. While resting, the rhinoceros often resigns himself to his feathered friends, who alight upon his body and serve the double purpose of freeing his skin from parasites and giving warning of danger. It is a case of partnership between an animal with a keen sense of smell and birds with keen eyes. The horns of the African rhinoceros sometimes attain a length of nearly five feet, and when he lifts up his voice the whole world seems to tremble. The sound is so tremendous that the effect is startling in the extreme.

Never shall I forget my first encounter—the uncouth animal mass illuminated by the setting sun, its mighty horns pointing upward and its gigantic form outlined against the red of the evening sky. At a hundred paces I discharged my elephant gun and he came snorting toward me; at my second shot, when he was almost upon me, he turned in flight, and the apparent uselessness of my weapon was so crushing that all previous impressions of the rhinoceros were changed.

My greatest risks, however, were in con-

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

THREE OLD LIONESSES DRINKING AT A BROOK

The author thinks a lioness more dangerous than a lion

ne delight to watch the negatives showing clear pictures of the beast. mstances must be unusually favorable with rope and he was brought in triumph to the camp. With infinite pains he was nurtured and eventually brought in safety

giraffe bull in company with two old male elephants. For weeks I observed this unusual trio, and during that time had the good fortune to make some interesting snapshots with my telephoto lens at 400 paces. Far out on the desert, where they have not been hunted, I have been able to approach within 200 yards. They are very shy, however, and the keen sight of their leader generally detects even a distant enemy. They are really more difficult to photograph than any other animal. The blending of their color with the surroundings offers one of the greatest difficulties, especially in the case of the *Giraffa Schillingsi*, which I was fortunate enough to discover.

When in flight a herd clatters away in straight lines, the whole unwieldy body swings backward and forward, the neck swaying like a mast on a moving sea and the tail swinging to and fro. When outlined against the bare horizon its appearance is grotesque, not unlike that of a bare Even at a distance, one notes the ex dinarily expressive eyes. I have never it utter a sound of any kind; it appe be absolutely dumb. The fearful bl can give with its long legs will hold e lion in check.

Original photograph by C. B. Schillings, for "Flashlights in th

THE DEATH OF A MIGHTY BULL ELEPHANT SAVED MR. SCHILLINGS AT THE LAST MOMENT

Only his fall checked the charge of the herd and saved the author from death. The elephant received four bullets before fa

The zebra is one of the most fa animals in German West Africa, when absolutely different types exist. It animal of the plains, not of the jungle the sight of a large drove is fine. The frequently found in the company of ostr antelopes, and gnus, but are rapidly thinned out. The native prizes the flesh above all other, and during the season the old beasts are beautifully p

The zebra is a polygamous animal, an jealousy with which the males watch their harems often results in bloody encou They are very malicious beasts. I lions and tigers are far safer to handle

ı with his fearful bite. They make ır dog-like barking noise when in

ıf the attempts to subjugate them of burden have met with success, ıch to be regretted in view of the vith which horses succumb to the

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

TWO BULL ELEPHANTS IN A FOREST VALLEY IN WESTERN KILIMANDJARO

The vegetation averages fifteen feet high. The animals are 400 yards away, the telephoto lens being used

y. The problem of transportation in frica is therefore far from settled.

HIPPOPOTAMUS AND CROCODILE

ɔugh the size of the target makes him ite with sportsmen, the hippopotamus rvive the elephant and the rhinoceros, ıson of his inaccessibility in the im- swamps. I have killed but four, but easily have bagged others in the small to which they retire during the dry . It is remarkable how long they emain under water without showing han their nostrils; a snort and a squirt- water are the only signs of their existence. They can clamber up steep banks and are fond of sleeping upon islands in rivers and lakes. They are also fond of sea water, which rids them of parasites. I shall never forget my astonishment once, on emerging from a clump of cocoa palms, to see what I thought an uprooted tree trunk suddenly change into life and make its way into the sea.

When mortally hit they sink under the water, and their bodies do not rise for an hour or two. An officer once told me of shooting thirty, thinking each time he had missed a vital spot; but later he was astonished to find thirty carcasses floating on the surface.

The hippopotamus is aggressive only when attacked. In two instances they walked through my camp at night without injuring anyone. I have never had a boat overturned by them, though two great heads once arose suddenly but a few feet distant. Their curiosity is remarkable, and often leads to

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A BULL RHINOCEROS KILLED BY THE AUTHOR

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

FATUMA, A LITTLE RHINOCEROS THAT GREW VERY FOND OF MR. SCHILLINGS

Mr. Schillings, at great personal risk, seized the calf with bare hands after killing the mother, thus preventing its escape

their undoing. Considering their kinship to the pig, their intelligence is of a high order. Their scent is so developed that they are extremely difficult to photograph, even by night. Notwithstanding their bulk, their speed on land is so surprising that hunters are often hard pressed for life.

The sight of a crocodile's snout sticking out of the water is all too frequent for comfort in East Africa. Their eyesight is extraor-

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A WONDERFUL PICTURE OF A RHINOCEROS BATH

The cow had lost her forward horn. The author managed to get within a few yards of the pair

iginal photograph by C. B. Schillings, for "Flashlights in the Jungle"
NT GAZELLES APPROACHING THE HUNTER
hey are stately animals and less shy than many others

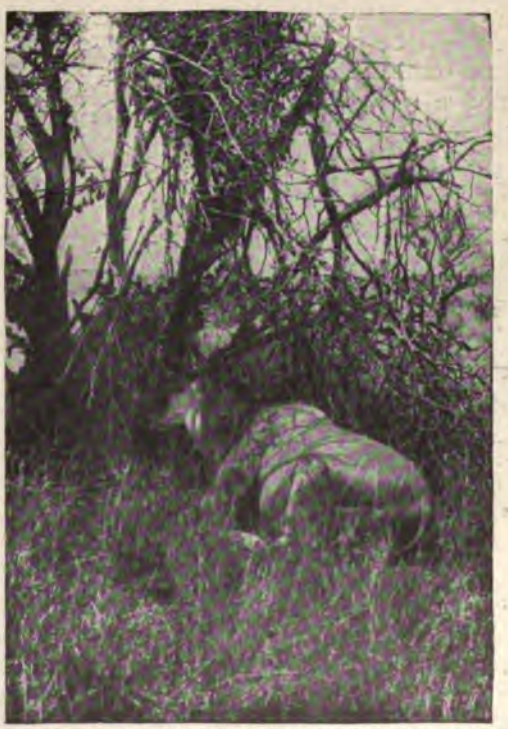
Original photograph by C. B. Schillings, for "Flashlights in the Jungle"
A LARGE CAPE BUFFALO
The photograph was taken with great difficulty

y, and if on the shore they disappear at east sign of danger. When one comes them suddenly, the whole bank seems ecome alive and to slide off into the m.

en the young are extremely shy and ous, and dive under the water if they nly the reflection of moving branches. older ones remain in deep water, where can seize their prey without exposing selves. I once witnessed a herd of y cows hasten down to the river. One and they refused to drink. Finally a coal-black heifer went into the mud and l her nose in the refreshing water. I tremendous crocodile rise from the stream and quickly sink again. In the same moment, the heifer was seized by the nose and dragged under the water, to be torn to pieces by numbers of crocodiles, whose snouts could be seen biting at the carcass.

Although crocodiles and rhinoceroses live together amicably, the moment a rhinoceros is shot the keen-scented crocodiles imme-

RPRISED WASSERBÖCK DOE ABOUT TAKING TO FLIGHT



Original photograph by C. B. Schillings, for "Flashlights in the Jungle"
A WOUNDED BULL ANTELOPE OVERSEEN IN HIS COVER

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

GETTING A WOUNDED HIPPOPOTAMUS OUT OF THE WATER

A mortally wounded hippopotamus sinks to the bottom, but the body floats after a few hours

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

MR. SCHILLINGS'S "BEATERS" BATHING IN AN AFRICAN RIVER

Even the dread of crocodiles did not prevent the author's bearers from enjoying this sport

diately make for it. I once lay behind a tree with only a few yards of rushing water between me and the rounded mass of a great rhinoceros I had shot. Soon I saw a crocodile's snout pop up, then several others. In a suprisingly short time a crocodile more than four yards in length scrambled up alongside the body. The dangerous-looking beast, coming right out of the stream, presented a sinister sight, and I involuntarily moved backward when I saw his terrible jaws open wide and begin to tear eagerly at the carcass. I here witnessed the wonderful spectacle of about twenty large crocodiles trying to bite through the impenetrable skin. An ear, part of the snout and the tail was all they got away. While they were tumbling over each other and fighting for their prey I raised my rifle and began to fire, killing fifteen in all.

On another occasion I amused myself by fishing for crocodiles. Two huge trees were felled, their tops meeting in the middle of the stream. A piece of flesh with bones was attached to a shark hook and the line thrown into the water by moonlight. It was seized

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

CROSSING A SWOLLEN BROOK

In the rainy season the streams are very swift and dangerous

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

LUSH GROWTHS OF GRASS FOLLOW THE RAINS

The bearers are almost lost in the tangle

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A GIRAFFE UNSUSPICIOUSLY NEARING DANGER

The author, concealed near the stream, expected its approach to drink. Giraffes are very timorous and difficult to photograph. They sometimes range with elephants

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A LITTLE CHILD PLAYING WITH A GREAT PAVIAN APE

They were companions for many hours daily

by a crocodile and fifty yards of strong rope were let out. Fifteen men hidden in the bushes then pulled it in, and it weighed 1,000 pounds. As it came near it lashed the water violently with its tail until a bullet was lodged in its head. A shot, even from a small rifle, lames the monster if hit in the head. It then hangs motionless on the line, as if dead, and without opening its powerful jaws, but emits an unbearable odor.

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A MALE LION FLASHLIGHTED BY NIGHT AT ITS DRINKING PLACE

GLORIES OF AN AFRICAN LANDSCAPE

Few spectacles are more sublime than that the naturalist may see everywhere in Equatorial Africa. Yonder rises a distant mountain, garbed in a green shimmer of young grass and adorned by streams like silver threads. Along the trail are numberless white-ant heaps, with the tiny builders rising on their white wings. Starting on their long wedding journey, they often flutter to the ground in a piteous plight with broken wings. Startled out of the tall grass, clouds of locusts fill the air; and these attract hundreds of hawks, who fly within a few feet of us, catching the insects while in full flight. Rising still higher may be seen at times thousands of storks, whose evolutions are an unending delight to the eye.

It may be the eye is gladdened by a fleeing herd of antelope, which is the finest sight for which one could wish. Immense flocks of geese and ducks cover the lakes, upon the banks of which gather in the evening thousands of zebras and gnus. I have wandered for miles over a world of water, covered with beautiful white egrets, black-and-white ibises, black-headed weavers and thousands of Egyptian geese, while in the distance were hundreds of magnificent flamingoes.

Evening on the marshes in Africa is a marvelous sight. Over the chain of hills come groups of glorious zebras, and a hundred of these grand creatures drinking in a stream, then wheeling and thundering over the steppes, form an incomparable scene. Thou-

Original photograph by C. B. Schillings, for "Flashlights in the Jungle

AN OLD, STRONG, MALE LEOPARD, PHOTOGRAPHED BY FLASHLIGHT JUST AT MIDNIGHT

Leopards are agile and fierce, and their quickness makes it dangerous to shoot one even in flight

Original photograph by C. B. Schillings, for "Flashlights in the Jungle

ZEBRAS DRINKING AT NIGHT

Zebras belong to the plains, and are found in company with other animals and with ostriches. The natives prefer the flesh to any oth meat. Zebras are vicious fighters and their bite is to be dreaded

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

A BARRICADE AGAINST MARAUDING ANIMALS
It is unwise to pitch camp without such a defense

Original photograph by C. B. Schillings, for "Flashlights in the Jungle"

CORMORANTS HAUNTING A SWAMP WHERE FOOD IS ABUNDANT

Original photograph for "Flashlights in the Jungle"

MR. C. B. SCHILLINGS, THE AUTHOR

sands of birds hurry away in wave-like throngs along the level of the papyrus swamp, like some monster serpent. A flock of crested cranes stand out like ghosts against the beautiful tints of the equatorial sunset, or, with a creaking noise like unoiled wheels, slowly flap their wings in flight.

The sudden setting of the sun is an ever new surprise. At sundown the stone curlew flies over the waters, with a whistle so shrill that its last repetition impresses itself unforgetably. Over the riverside, stretching from sandbank to sandbank, it gives out its song. Thousands of glowworms make their appearance and myriads of insects mingle their chorus with the croaking of the frogs. Silently, in mid-stream, emerges the head of a crocodile, and the remaining fowl take flight. A little later the jackals raise their dismal call and hyenas answer. The neighing of distant zebras is hushed by the roar of the lion, swelling stronger until it passes into a weird, low groaning that strikes the soul of man with horror.

Often conflagrations add to the grandeur of the view. The sight of a sea of flames by night, with the crackling and hissing of the wind-whipped fire through the valleys, from which come the cries of tortured animals, form a never-to-be-forgotten spectacle of the African wilderness. On the shores of this flaming sea giants from the animal world come to quench their throats at neighboring pools, while a short distance from camp crouch the forms of half-naked warriors.

A PART OF CARACAS, THE CAPITAL OF VENEZUELA

VENEZUELA AND THE PROBLEMS IT PRESENTS

A COUNTRY PLUNDERED INTO WEARY ACQUIESCENCE BY ITS POMPOUS DICTATOR—WITHOUT SPIRIT OR HOPE—THE HATRED OF AMERICANS AND THE POSSIBLE INTERNATIONAL DANGERS

BY

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[*The third of a series of articles on our Problems in the Caribbean*]

IT IS not permitted that one shall land at any Venezuelan port in a good humor. The traveler must come provided not only with a passport, but with a "certificate of good conduct." Both these have to be indorsed by a Venezuelan consul, who charges for each. Thus armed, the traveler ships for La Guayra, and hopes to land there without further trouble. But boat loads of officials crowd the gangway. There is a short, fat man, very Spanish in appearance, who wears a monocle. His uniform is white duck, with big gold buttons. His epaulettes are weighted under four broad bars and a star, the insignia of a captain-general. But he is only the commandant of the port. Besides, in South America, one often encounters full generals traveling third-class. It is a very productive continent.

ANNOYING SMALL GRAFT ON TRAVELERS

Another of the piratical boarding party is the port doctor, who checks off the passenger list. The captain-general also checks off the

CURAÇAO, A CHIEF PORT OF ENTRY TO VENEZUELA AND A REVOLUTIONARY CENTRE

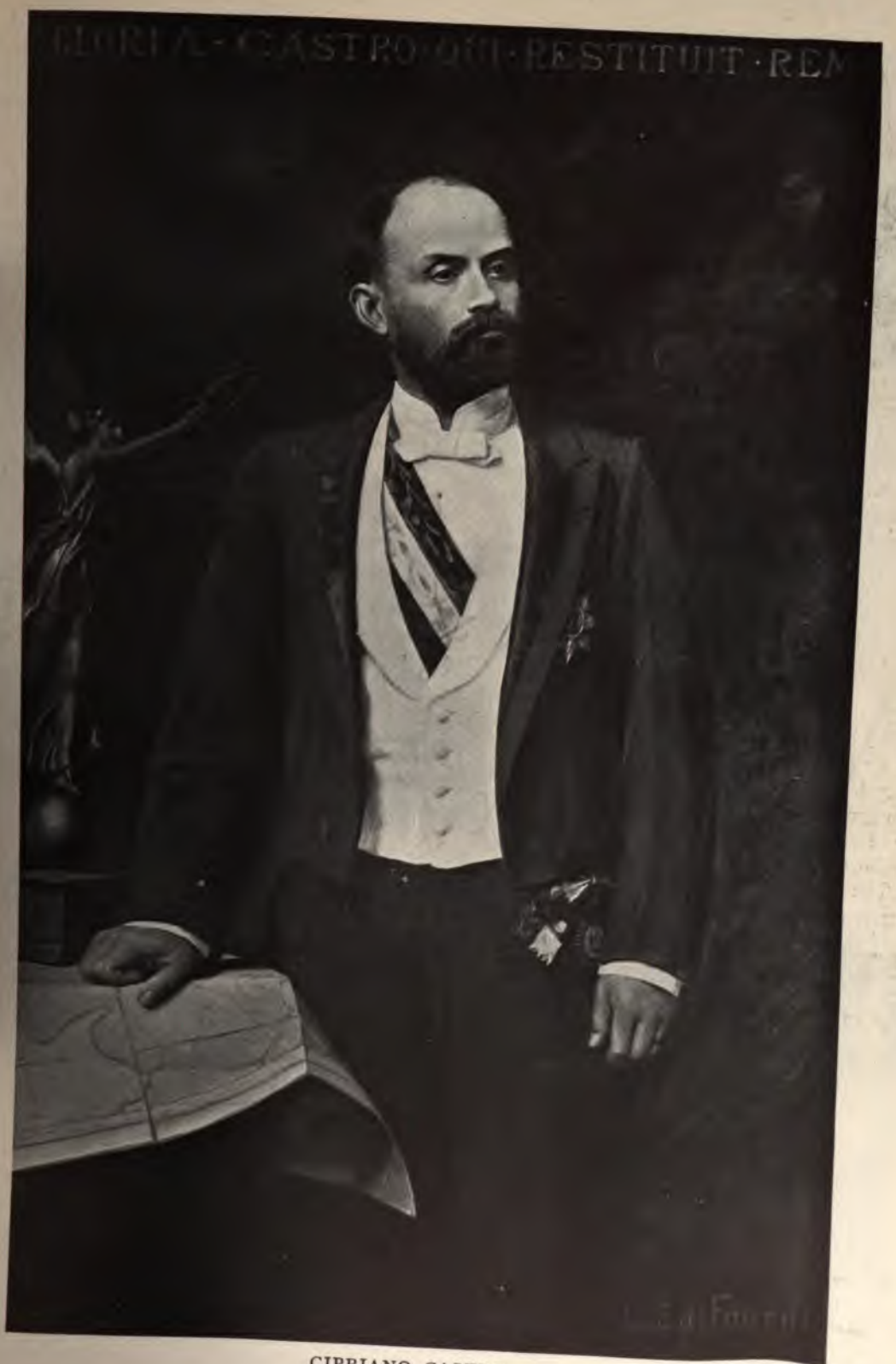
passenger list. Then the most important and severe personage of all, the prefect, with his staff, checks off the passenger list a number of times, and ends by keeping it altogether. He examines passports and good conduct. One of the staff puts down answers to questions. "You are going to Caracas?" "Yes." "Where will you stop there?" and he recommends a certain hotel as the best—but it is not. He is a "runner" for that hotel. The prefect severely withdraws. He telegraphs the names of the passengers to the President of the country, and the President telegraphs back who among them may enter Venezuela.

The ship has arrived in time for passengers to catch the morning train for Caracas. But permission to land is not brought on board until the train has gone. The traveler has to wait in La Guayra—the prefect is interested in the hotel at La Guayra. The officer who brings the permission wears a look of triumph that it is good to see. He has procured for the traveler a great favor. Then he begs a cigar of the traveler. Meantime, until the passengers are dispatched, the ship may not begin discharging her freight. For no ship captain, either, is ever allowed to touch at Venezuela in a good humor.

THE VENEZUELAN ELECTORAL COLLEGE GOING THROUGH THE FORMALITY OF REËLECTING PRESIDENT CASTRO

There was no other candidate for the office

For crossing the wharf, even if you do not go by the wharf at all, you are charged a wharf tax, sixty cents, and your baggage is taxed besides. In addition, you pay certain government charges for landing. Once on shore your name is taken, and at the custom house it is taken again, and again you are charged. At the railroad station you give your name again, and again pay, this time for



CIPRIANO CASTRO
President of Venezuela

PRIMITIVE LADING OF A VESSEL IN THE HARBOR OF CIUDAD BOLIVAR

excess baggage. When the train starts a soldier passes through, taking names. Before reaching Caracas another soldier passes through, taking names. The names are printed in the papers next morning.

Thus you are brought in touch with the spirit of the Venezuelan Government. Wherever the passport system confronts you, invariably it foretells a Man and a Gang. And the Man and the Gang do not feel secure. While they rule and plunder, they live in deadly fear. But you are not exasperated so much by their desire to keep down revolution as by their senseless methods. The innocent traveler may not have a passport, but the dangerous revolutionist will take good care to have one, always, and another name besides.

The liveliest story of Venezuela may be written at Curaçao. This little island is a cleft rock in the sea, and it is as dry as a bone. Nothing grows there. But the town is the thriftiest of the Antilles, as well as the cleanest, and the cleft in the rock where the sea enters is a natural canal and a harbor rarely equalled. The secret of the island's thrift is contraband. Revolution elsewhere means its prosperity. It is the revolutionary clearing house, warehouse and hothouse of the Caribbean. In dull times little sepia-hued generals fatten there, and plot to save their country, whether Venezuela, Colombia, Haiti, or a state of Central America. They know no censorship, and out of their mouths pours the liveliest story of Venezuela. But the story of Venezuela is the story of Castro. He is a monster, they tell you. In absolute power

THE ELECTION OF PRESIDENT CASTRO
The band waiting for the adjournment of the Electoral College and the announcement of Castro's reëlection to begin the "Hymn of Victory"

THE HUT OF A CARIB (ABORIGINE OF VENEZUELA) AND ITS OCCUPANTS, IN THE MOUNTAINS

he gluts his hates, his insatiable lust, his avarice, his vanity. One must be a hardened iconoclast indeed to push on to Caracas, the scene of stories so thrilling—and there have them shattered.

Yet it is a bold man who would assert that anything he hears in Curaçao is untrue. I would not dare say that the tales are even exaggerated; and this despite the contradictions that await you in Caracas. There, fortunate man, you are to believe that you are witnessing one of the marvelous careers of history being unfolded before your eyes, of a Cæsar, a Bolivar, a Washington. It makes a very nice game, like a play, if you consent to the illusion. The Venezuelans do consent. They have to. They are not in Curaçao. Yet the make-believe is so earnest you, too, almost credit it, except for one thing—the Bible prescribes whom you shall accept as a divinity, and Castro is not

mentioned in it. When, then, the Venezuelans in their public utterances prescribe him, too, you halt. You end by questioning the least of the transcendent qualities of this man Castro.

TINKLING THE CYMBALS OF LAUDATION

However, Venezuela is a country of words just now. Never, perhaps, has even the Spanish language been so tortured, wrenched, teased, courted and wheedled as it is to-day to make Castro panegyrics. Mutual admiration unbounded prevails. It bubbles upward to the chieftain himself. From him it gushes down again. Long ago a common man would have thought all words exhausted, and all their combinations. Yet daily they tumble forth, though perhaps the straining after them now has a hint of desperation. One recalls the worship of Nero, when laudation worthy of a god was not too much from his sycophants, and certainly not too much for Nero. Hear Castro, as he addresses his Congress:

"In fact, Citizen Senators, Citizen Deputies, it is not alone the national eye that awaits your acts of wisdom, but the entire planet."

Listen now to the President of the Senate at the end of the session:

"Conjured by your irresistible will [this to Castro, of course] the Patria rises from the brink of the abyss, to present herself to the admiration of the Nations, grand, dignified, high, supreme."

Or to the words of the President of the Deputies:

"And, if any of the glory falls on the Congress, it is that of having coöperated with the Man in whom Venezuela, by acclaiming him Constitutional President of the Republic for the term of 1905–1911, has incarnated her yearnings for established peace, for happiness, for credit, for national power."

Mounting higher, the statesman then referred to the incarnation of these blessings as being as "refulgent as the light of the king star when it shines in the zenith."

The sessions closed in an epidemic of words. Each member wrote or spoke something to the Man, the Hero, and had the same printed in a newspaper. Said one:

"To rally round, to collaborate with faith, with honor, by the side of this Grand Captain and upright Administrator, is a noble task for the calm souls, for the lofty minds, for us Venezuelans who love Order, Fraternity, Law."

Another declared that "the Pilot is safe, and has a heart inspired by ideals sublime and grandiose." Extravagance of expression stopped at nothing. A third lawmaker spoke of "that beneficent influence which, like a miraculous perfume, exhales the politics to-day dominant over the country." To these gems of rhetoric, so we are informed by the Government's organ, "the Señor General Cipriano Castro responded with one of the most brilliant impromptus that has ever surged from his luminous brain."

THE GLORIFICATION OF CASTRO

The Congress was occupied with nothing but Castro during the entire session. It elected him Constitutional President. It named things after him, or others did—towns, bridges, streets, aqueducts, markets, and left off only before renaming the Patria herself. It ordered an *Arc de Triunfo* in his honor, and it gave him a title. This was in deference to "the popular clamor." Constitutional and legislative assemblies, municipalities, mass meetings, had begged that he be called the "Grand Marshal of the Armies of Venezuela," or "The Marshal of Victory," or "The Founder of Peace," until Congress, "inspired by the idea of satisfying the gratitude conveyed in these petitions," hit on *the* word. It named Castro the "Restorer of Venezuela."

This word becomes therefore an official crystalization of the Spanish dictionary. But it is just a word. It means that the country is being restored to some vague pristine glory, implying, of course, a degeneration under Castro's immediate predecessors. But Castro restores Venezuela to the Venezuelans, the Venezuelans in this sense being the Gang only. He drives out the foreigners. He freezes out other Venezuelans. But all Venezuelans continue their flow of words. He is

"the universal conscience, the criterion of peoples, the savior of the sovereignty of the Patria and the defender the most inflexible that reason and justice ever had in their Homeric struggle against the enemies of liberty, and it is because of this that the omnipotence of Castro is complete and absolute."

He is

"the prodigious Andino [from the Andes], the protecting hand of the Predestined by Providence to restore Venezuela, 'the chosen of the God of Nations.'"

All which might be doubted, except that Castro himself confirms the same in more words, saying:

"But I ought to declare that I am hardly more than the agent of a something superior that watches over the fortunes of virtuous peoples, of nations called to fulfil the high destinies of civilization and of progress."

THE "RESTORER'S" CLIMB TO POWER

One must believe that the country, too, is unanimous. But the suspicion that rhetoric may not be exact lies in Castro's boast that he has put down the biggest revolution ever known in Venezuela. There must, then, have been a large force of his countrymen against him. Yet one may add that in his own revolution, when he gained his power, he must have had many of them with him. But this merits investigation. First, the Venezuelans were not clear at the time whose revolution it was. Castro issued manifestos, calling people to his standard to fight for Dr. R. Andueza Palacio, a former president. Others thought that they were fighting for Hernandez, the chronic revolutionist, then in prison. Then there is the story of Castro's crushing defeat near Valencia, when, alone, wounded, he waited only the summons from President Andrade to give himself up. This does not resemble a unanimous country back of him. But around Andrade there was a quarrel. Matos, and one Mendoza, left the capital with 20,000 men and brought back Castro as President. No one was more surprised than Castro himself.

He had certainly never dreamed of such a thing when, at the orders of another, with sixty men he raised the standard of revolt in the Andes and began a march of hundreds of miles. He may have hoped to become a general and thus join Venezuela's great majority; but to be President, never. He was not even the village leader, but, rather, the village dancer. His father was of the Indian class. The boy learned the sports of the llanos, and is yet an excellent horseman. He worked in the village store, and there, it is said, waited on his future wife. According to the story, she was the servant in the home of a village merchant. The merchant's wife, after a formal assurance of the young man's intentions, gave him leave to pursue his courtship in her kitchen. Marriage followed. Mrs. Castro is known as a lovable woman; kind, plain, thoroughly respectable. But the Curaçao tales, describing her husband as the most cynical of libertines, do not leave her much room for happiness.

The state of Tachira in the Andes is the very region for turbulence, and Castro in those early days had his full share. There was a revolution, and he found himself exiled. Another time, it is said, he killed a policeman and again sought refuge, either in Colombia or Curaçao. He served once as a congressman. Several years before his own revolution he took a liking for history and read widely about Napoleon. It was just enough learning to be a dangerous thing.

The danger came when he rose to his position. This means that he rose to it in the fullest, most sinister, sense of the word. The President of Venezuela has always been the owner of Venezuela. No one can understand conditions there until this is understood. The absolute owner may also be a common criminal, with all the criminal's instinct, whether murderous, avaricious, lecherous, or merely spectacular. Let the reader try to imagine this one thing, if he can, for otherwise he will never accept the truth about Venezuela. It is too incredible.

Those who had brought Castro to Caracas were the first to discover that the uncouth mountaineer proposed to be supreme over all. Then Matos, who was wealthy and powerful, and backed besides, it is charged, by foreign concessionaries, started that biggest revolution already mentioned. He took ports, cities, and threatened the capital. Then "the little runt," as Castro is sometimes called, was consumed by the tigerish fury peculiar to him. He mounted his horse and fought his enemies all over the map. He drove them off the map—and they are off yet. Next his courts attended to the foreign concessionaries, and they, too, are off.

Just here Castro's dictatorship had a chance of popularity. It was different from the usual routine. Venezuela would do without the foreigners, and the riches pocketed by foreigners hitherto would now go to Venezuelans. Such is the Restoration, the Cause. It is natural, then, that Venezuelans should tingle a little with the old Carib-Castilian pride when their chief defies blockading fleets, and when, to the calm, dignified ultimatum of Secretary Hay, he replied insolently, and still emerges unchastened.

the kind of attitude the Venezuelans like to enforce by arms if they were enough. They can make believe that ıre so now, and they are grateful to . He gives them imagination. But simply playing with his newly found as an Indian might play with dynamite. ıe explosion does not happen. People ıat, given enough rope, he will hang f. But they gape open-mouthed at ıount of rope he takes without sign of ıg at the end thereof.

TREATMENT OF FOREIGN CONCESSIONS

h us the name of Castro is bound up in the word asphalt. In France it is ıble; in Italy, the Guanta mines; in m, the waterworks; in Germany and ıd, bonds and revolutionary claims; ı Venezuela, all things that stand for rning of money.

Man and the Gang are taking them one, whether from foreigners or natives. such is the Restoration. The highest recently annulled the asphalt con- ı and the cable concession. Just possi- ıere was justice in either case, but, if was also a coincidence. Venezuelan are not corrupt, necessarily, and they even go to jail—perhaps. But they te before a ruling that would throw into one of their master's dungeons. te the senators and deputies, like the ers, like the colonel who is door- at Miraflores, judges obey the will n who must be obeyed. But it is unate that asphalt is not a case to n that sympathy among Americans means gunboats. Given birth in .or, the asphalt concession still drags ;h shame its wearying notoriety. But er wrongs may be credited to one side e other, the fact remains that the s of the pitch lake were dispossessed, ur Government protested, that Castro's was rough as well as negative, and that session has since been made permanent ıe Venezuelan court. The riches of t now belong to the Gang, which was, rse, the motive of the whole business he first.

French cable decision was rendered the same time, and the company's , excepting one, were closed. The ıanager ventured to protest, whereupon Castro expelled him immediately from the country. The local manager had inadvertently implied that Castro had misinterpreted the Venezuelan law. There could be no greater insult. All things are backed by the Law in Venezuela. The Law is a goddess. Every abuse, every theft, is the Law, always

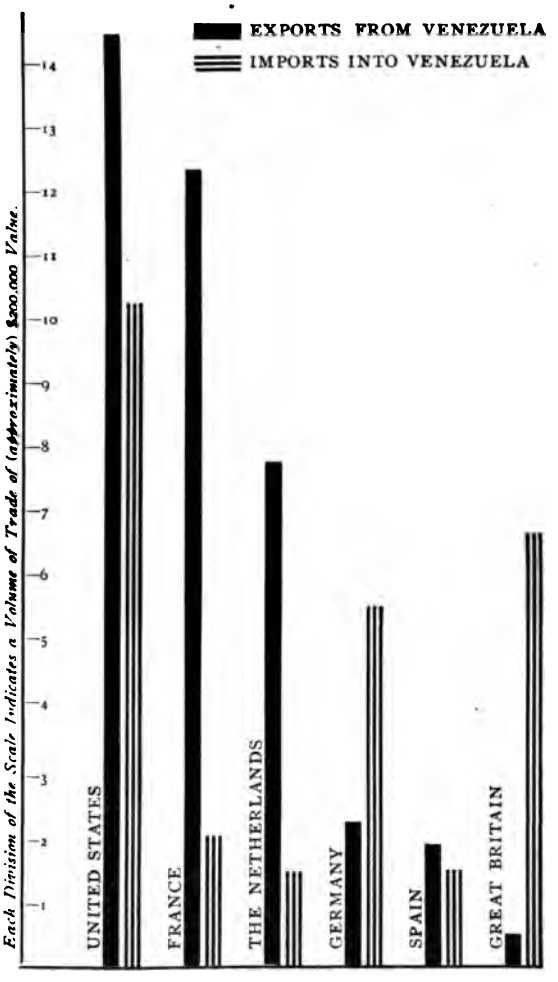


CHART SHOWING THE COMPARATIVE POSITIONS OF FOREIGN NATIONS IN IMPORT AND EXPORT TRADE WITH VENEZUELA FOR THE FISCAL YEAR 1902—3, AND THE BALANCE AGAINST THE UNITED STATES

the Law. As he robs you, the Venezuelan official invokes his goddess with dignity, and grows exceeding severe and offended if you resent it.

Like asphalt, like the cable, no public utility in Venezuela may hope to escape Restoration. A typical instance, though dating from 1896, is the waterworks conces-

sion of Caracas. It belonged to Belgian capitalists. They had built the plant, but, to use their own words, they had found the Venezuelans "bad pay." Government officials set the example. The city, also, would not meet its bills for water used in excess of the amount allowed by the concession, yet the company had to pay to the city an annual rental of 200,000 bolivars, about $40,000. At last the company, being embarrassed, was forced to cede its concession to the Government. The company is still trying to collect the selling price, and we hear of the Belgian claim.

The electric light and gas company of Caracas is a parallel case, except that the victims are Venezuelans. Their plant was coveted, but they would not sell at the shameless price offered by the Gang. On the other hand, they could not collect a lighting bill for 100,000 bolivars due them from the city. Then the Government valorously saved the city from darkness by naming a receiver for the lighting company. It is said that even private consumers were told by the authorities that they need not pay their bills. This hastened the bankruptcy.

There is a similar scandal, or worse, in nearly every other item of confiscation, but the barest partial list must suffice here. The Orinoco shipping company, made up of Americans who were developing commerce with steamboats, was thrown out. A former grocer, one "General" Manuel Corao, now holds the concession. He is prominent in the Gang.

More recently the Guanta mines, which were owned by Italians, who built wharves and made other extensive improvements, have been taken over by the Government. However, the nationalization of mines is really a systematic policy. The Government may not be able to work them, but the men who used to work in them are now idle. In 1904 the Congress declared forfeit more than 350 mining titles, which covered 250,000 acres. As against this, eleven titles were granted by Castro, who alone has the administration of mines. As usual, in concessions of whatever sort, the recipient must agree not to resent confiscation by the Venezuelan courts, nor must he appeal to any foreign power.

The Venezuelan Government has for some time derived an income from the salt monopoly, and now it contemplates that o to judge from the decree setting aside $1 for exploiting the mines in the state of I Pearl fisheries have ever been an imp industry of Venezuela, and now m them, it is said, belong to Castro, bou by his private agents. Matches are a g ment monopoly, farmed out to a men the inner circle. Under no circums however, may the bonanza be transferr foreigner. This is now the usual restri

But, wherever money is likely to be the Government plans an underminin paign until the enterprise falls. Bank at 12 per cent. Private usurers gat per cent. and more on the coffee cr security. Accordingly, there is to national bank of Venezuela, which wi away the issue of notes from other and there is to be a Banco Nacional tecario, to lend to the coffee growers. more commendable is the effort to certain national industries. Lately th ernment has started factories for glass and flour.

The foregoing has mostly to do enterprise choked at its incipient but the heaviest blight of Castro's appears when he attacks two of the industries which are the mainstay country. The first of these indust coffee, but low prices, crop failures and misfortunes have already done mo misery than the Government can h do. The other two mainstays are catt rum. The nationalization methods w gard to rum will show the entire l economic science flaunted by Castro statesman. He makes the Governme only rum buyer, the only rum seller, th primary market for either buying or The Government is the sole middlem Venezuela's great product. But the mental economic ignorance of the lies in the pretension of the Governm fix the price. By reference to Articl the Executive Decree you learn tha

"From the 1st of January, 1905, the Gove will buy for cash at its depositories from t ducers,

Rum inferior, at 12 bolivars per cargo of 80
Rum superior, at 14 bolivars per cargo of 80

But as he buys, the government ru ministrator is to collect four times the internal revenue. Again, only fro

ent warehouses may rum be sold. ı, the buying price, taxes subtracted, r for the producer. The selling price gh for the consumer. Yet, to keep erproduction, the Government has l many barrels of rum. Still the ı not use it, but they cannot export More, the abuse of the new law has ınsidered, as when a government ırges the grower two dollars of the ax instead of four dollars, and other ıre thereby shut out of competition. ırutal favoritism is possible when rnment agent fixes the amount of ın to his district and divides the ɔng the different planters.

S MADE WASTE BY CATTLE GRAFT

disastrous than its ruining of the ıstry, as well as a more striking of the greed of Castro's inner the Government's interference with portation. Greed in Spanish Amer- be forgiven, or at least accepted as y, but no country can ever pardon s the greed which is shortsighted. he victims may say, be on the brigand who kills the golden goose. Vene- a sea of prairie. She has boundless aving with grass from horizon to Millions of cattle might graze he approximate development of n formerly rose to thousands of head each year. But according to the es, of 1902, there were only 1,968 ported, as against 66,000 for the ore. The story so eloquently told bare numerals is as follows:

ry season approaches, and a cattle rives his herd to the coast or to the ailroad, a distance of several hundred here he finds a buyer, one buyer the price is ruinous. He will ship e himself. But the agent of the lls him there is no room on board. leman hesitates a few days, paying e heavy yard charges and the heavy ent taxes. He cannot drive the k again. He must sell or he must he right to ship. The one buyer is ang, the freight line is the only one he business, and it, too, is of the he herder finally submits to con- that is, takes what he can get. aises no more cattle. The people on his llanos henceforth starve, as do the other classes in Venezuela whose occupations are gone. By common report in Caracas the particular beneficiary of the cattle graft is the Vice-President himself, Juan Vicente Gomez.

Despite all she might produce—without limit—Venezuela now pays for these very things enough to import them half way around the world. She has not a street paved with asphalt. Sugar, coarse and unrefined, costs ten cents a pound. The poor cannot afford salt. Gold coins are rarities, though gold dust used to be exported in fabulous amounts. All the Guiana country is said to be "pay dirt." Any time after a freshet the natives may gather it from the streams. But it is a marvel how the people exist. In Caracas, a capital of elegance and fashion, there remains but the semblance of wealth. The best families have not quite given up their carriages, but they are selling their jewels. A pawn broker from Trinidad makes regular trips across, and returns with his satchels filled. The money of these Venezuelans to a large extent lies in the internal debt, but they receive no interest. On a principal of 70,130,422 bolivars there is an interest due of 26,949,529 bolivars.

The foreign debt, however, suffers in no such way. Its capital is 125,110,994 bolivars, and its interest is 30,624,538 bolivars. To keep off blockading fleets Castro is paying interest religiously, and for their sacrifices the Venezuelan people are cautioned that they must laud this genius of a financier.

The meeting of obligations, after a lesson from warships, is commendable; but to pay them, and to enrich the Gang as well, the country is taxed to its last gasping breath.

But in addition, the stricken nation last year spent 4,822,000 bolivars on the army and defenses, including 1,000,000 for uniforms, besides the price of seven Schneider-Canet guns to repel any future blockader. It spent also 7,500,000 bolivars on public works, for a military academy, for statues to the Army of the Restoration, for pictures ordered to be painted. In this the dictator of Venezuela is true to the genuine Spanish-American pattern. The black despot of the Negro republics deviates from so high and picturesque a standard. He pockets all. A theatre or an aqueduct, whereon to carve his name, costs too much. But your real

Spanish-American has a glimmering of the white man's ideals; and money spent on display is money well spent, for which the people should be thankful. At least they have something to enjoy in return for the presidents they enrich. Caracas, therefore is a city of beauty.

WHY CASTRO'S POWER LASTS

The present despot in Venezuela is a political anomaly. Should Yuma give us a President and all Arizona flock to Washington, we should not misunderstand him; but Venezuela has never before had an executive out of the far remote defiles of the Andes, and she does not realize it quite yet. Almost every morning she awakes to a fresh appreciation, she as well as a morose set of plundered foreign capitalists, she as well as the world outside, for almost every morning she is treated to a new and startling "Executive Decree," and consequently to a new explosion. Castro is the whole cast of the show, but for all that his career is without significance, unless it provoke some enduring remedy from without. But, as the typical dictator in his most exasperating form, he does require attention. His story has the mystery and the savage charm and the romantic coloring of the rugged Sierras from which he comes, beginning with his revolutionary adventure to end with the collapse of his absurd and imperious notion that he is a man of destiny.

There can be no doubt that Castro has the force to rule. It is asserted in Caracas, by those who dare so much as whisper, that a free vote of the entire country would not give him 2,000 followers. Hence the strength of his position leaves one in greater wonder. Even the Sultan of Turkey, or the Czar, holds his power by the awe which hedges a dynasty, in the people's belief that he is the head of the Church, and in the total absence of any conception of the rights of man. But the Venezuelans have the heritage of the French Revolution, and they freed themselves from Spain; they have voted; and the adventurer over them, far from being the scion of a dynasty, is of an origin held in contempt. He is supported neither by traditions nor by fanaticism, and certainly not by the hearts of his countrymen. Yet he is as secure as the Czar, as absolute as the Sultan. The power of the man is an enigma, even when explained by the incompreh dictatorships of Latin America. No much as hopes that a revolution can cessful—even with the desperate mood masses who suffer under their latest ty they have never suffered before, even the viceroys of Spain.

But Venezuela is a vast countr thinly populated. To gather a larg under arms without danger from th ready government troops seems n undertaking beyond the shrewd gene and indomitable pluck of any Ven except Castro himself. But Castro man who plays the opposing hand. perfected his machine for security. an adequate telegraph system, pieced a closely woven mesh of espionag knows at once, personally, the least ment in any village, and overnig turbulent spirit who incites it finds lost to the world in one of Castro's The "little runt" at Miraflores see telegram, every cablegram, and lets or not. Every correspondent is sub expulsion. Private letters are not inv and I am informed that the mail ministers have been opened.

Castro's security, then, would seem in guile and brute force. But anoth ment of strength must also figure inventory. This is exhaustion. As b revolution, though successful, and Cas vote of the best people would still Castro. Prominent merchants and re citizens generally look with trembling hint of more civil war. It is a sa mentary on Venezuela's capacity f government, but after Castro the Vene fear worse. A new Gang might be g

But all classes, as you learn fro observation, are fairly gasping fo that may not be at the cost of ci They would bless the foreign diplo capitalist, or correspondent, who bring to their country this relief in th of foreign intervention—which is a c tary even yet sadder.

OUR INTEREST IN VENEZUEL

At just this point appears our ow in Venezuela. What does her domain signify to us? The m entrance there is La Guayra, a po caneering days, a little town of s

houses squeezed against the rocks where the mountain drops sheer down to the waves. The mountain is a lofty range. It is the bluff northern wall of a continent, and behind the wall lies South America. But the heights that must first be passed are symbolic of the political barrier now frowning upon the invader from the north. The first of the magnificent countries beyond is Venezuela. Alone, she numbers more than one and one-half million square miles. Her measureless natural resources, the grazing plains, the cane fields, the coffee hills, the soil for tobacco, cacao, rubber, vanilla, corn, wheat, the lakes of pitch, the pearl fisheries, the mountains of iron, the brooks with beds of gold, and on through the tempting catalogue, are as yet untouched. Nor can they count aught for civilization until the wall crumbles before civilization. Venezuela is a country that offers the same opportunities as North America; but, while the United States is now the wonder of the world in the demonstration of national greatness, Venezuela astonishes us only in that, with equal riches, she should yet be the poorest among the nations and an intolerable nuisance as well. The difference is with the people who settled the two domains. The one has proved a good steward. The other is a drag on the talents of all. Abstract sentiment to the contrary notwithstanding, the bad steward must at some time give up his trust. One may cry in horror against blockading fleets, but civilization has long neglected to execute its own law, and with sluggish tolerance hesitates to pronounce sentence on the bad steward.

The foreigner has not been able to do much for Venezuela, which means, of course, for himself either. The railroads only fringe the coast, with a mileage of scarcely 500 miles. They are mostly English and German, never American. The English have a horse-car service and a telephone company in Caracas. The Germans have a fair share in the small industrial concerns that exist, such as two breweries, medicine factories, a candle factory, four soap factories, two cocoa-nut oil factories and a marble quarry. The French are interested in bakeries, shoe factories, hat factories, and sawmills; the Italians, in hat factories. Americans have the lighting plants at Valencia and Puerto Cabello, but this is about all. They are pretty hard to find anywhere in Venezuela. Our consular agents have German or Italian names. Hardly ten Americans land during any one month. Twenty-one Americans landed during last February and March.

On the other hand, Venezuela lives from our commerce. We buy nearly all that she has to sell, particularly her chief product, coffee. Here, then, would be a weapon to make ourselves more welcome, not only in Venezuela but in all Latin America. Let us take notice that Germany and England buy almost nothing from Venezuela, yet England sells Venezuela almost all she needs of fabrics and coal, and Germany of hardware. Perishable stuff, such as provisions, Venezuela is forced to buy from a nearer market, and consequently she buys from us; but with this much our profit in her ends. Venezuela, moreover, prefers it so. She is content that we stand between her and a hostile Europe, but she hates us for the shadow that we cast as we stand there. Where she has a choice of markets she buys of Europe. Germany is already forgiven that little affair of the blockade. Venezuela sees in Europe a menace to us, not to herself, and her attitude, as well as that of Latin America generally, is shown by the sultanic policy of her tyrant, who would embroil us with one or another of the European Powers that he might keep retribution from himself.

Yet Latin America is the field we hope to win. But harder than the task of digging the Canal, harder than keeping off Europe, is to surmount the barrier of racial dislike. This dislike is already suspicion, carefully nurtured by politicians and by the jealousy of European residents, and the suspicion is turning now to a deep hatred. The "little runt," Castro, is the embodiment of it in its most rampant and bitter form. For proof here follows an interview with his minister of foreign affairs, General Alejandro Ybarra, himself known as an excellent gentleman, yet as minister, first and all the time the mouthpiece of his master. Coming from the premier of a friendly nation, the interview is a most remarkable one.

The question was put squarely:

"Do you, sir, *want* American capital in Venezuela?"

"If you are not afraid to bring your money here," the minister replied, "then bring it. But so far we have cause to regret foreign investments. These foreign concessionaries

talk to us about their governments, and they are always going to send for gunboats to blow us up. But let them do it; we still will not let them deny us our sovereignty. No, we do not ask you to bring your money here. We do not care whether you do or not. But you may, if you are not afraid of our kind of justice, for you will have to be subject to our courts. But if you are going to talk to us later about blockades, then don't come; we don't want you!"

Mr. Ybarra spoke with heat, and he grew more heated with speaking. In his frank mood, a deep resentment of American claims and of American criticism was apparent. If his manner signified anything, he would prefer never to see Americans at all. He loved them less than any other nationality. Yet Mr. Ybarra is married to an American lady.

"My wife," he said, "often points out to me that Americans as they are in the States are not like those who come down here. And I know they are not, for I have lived in your country. But the Americans who appear in Venezuela come only for the money they can take away. There is the Asphalt Company—they have not spent $4,000 in this country. But the Americans we see always talk big. They are cousins of Pierpont Morgan or schoolmates of Roosevelt, and they control millions, and if they don't get what they want out of us they are going to get the 'big stick' after us."

The prime minister referred disdainfully to that stick. "You sent us an ultimatum last March," he went on, "and you were going to take severe measures if we did not submit the asphalt case to arbitration, but our courts went ahead and rendered an adverse decision just the same, and, instead of warships to compel us, you send us down one of your judges to investigate the merits of the case."

Mr. Ybarra showed that he believed that Venezuela did not need American capital for its development. To build more railroads, or whatever else, the Germans were ready with their money. And just here a phase of Venezuelan policy of the utmost importance to our future interests betrayed itself. The prime minister let it be seen that Germans were much the more welcome.

"Why don't you want the Chinese in your own country?" he demanded. "They come to get money, and to carry it away. Now look at the Americans who come here. Do they stay? Do they make their homes in Venezuela? What American has a store in Caracas?"

It was suggested to him that Americans do not become shopkeepers in a foreign country until there are enough Americans to patronize the stores. It was suggested, too, that Americans form large proportions of the foreign colonies in countries where they had been welcomed, and that in these countries the complaint that they were as undesirable as Chinese was not heard.

"But look at the Germans," Mr. Ybarra persisted. "Look at the stores they have here. And some of them have made fortunes. You do not hear them crying out against Venezuelan justice. But these Germans, as well as Italians and French, come here to live. They marry our girls. There are many Venezuelans here in Caracas with German names. But this is not true of Americans. They come only to carry away money, and to make trouble with their claims."

Only too clearly the Minister of Foreign Affairs was not in a welcoming humor. The tenor of the whole interview showed the chance for the predominance of German influence over Venezuela, and this influence would mean for us the very gravest factor of the Caribbean situation. Here are two enlightening facts:

In April, 1904, the German warship *Panther* anchored at Macuro, a Venezuelan port not then open to commerce, and landed officers "who busied themselves with getting information of different kinds." To Venezuela's formal protest no reply has as yet been made. In her note, moreover, Venezuela complained that German warships had been guilty of such acts with great frequency.

The second fact may open our eyes later, perhaps, to the indifference of Germany as regards our Monroe Doctrine. For not long ago Germany made an offer to Venezuela for the Island of Margarita as a coaling station. This island can be made the outpost of the Southern Continent. Other positions being equalized, it might decide the fate of the Canal. Suppose Castro indulges his yearning to see us attacked, and pays as the price this island to Germany? Then, probably, the First War of the Monroe Doctrine would be upon us.

Caracas, Venezuela.

TEAMSTER STRIKERS INTERFERING WITH NON-UNION MEN IN CHICAGO

THE FIGHT FOR THE "OPEN SHOP"

THE VICTORIES OF ORGANIZED EMPLOYERS OVER LABOR UNIONS IN EVERY PART OF THE COUNTRY—THE FALL OF THE WALKING DELEGATE—THE PROTECTION OF NON-UNION MEN—AN END TO THE RESTRICTION OF PRODUCT—THE MODIFIED LABOR UNION

BY

ISAAC F. MARCOSSON

TWO years ago no Chicago teamster dared to appear on his wagon without wearing the yellow button of his union, the Teamsters' Joint Council, which was the largest and most powerful union organization in the city. "As the teamsters go, all labor goes," was the saying. I stood at Washington and State streets then and watched them drive by—the arrogant overlords of a great community's business. A month ago I stood at the same corner. One out of every four teamsters that passed wore the yellow button. It was no longer the badge of a defiant labor autocracy. The fierce strike in the spring had disrupted three teamsters' "locals" and broken their council's solid front. A non-union driver can now go through the streets without being assaulted or having his team wrecked. Hundreds of union men do not wear buttons. It was a victory for the open shop, the issue around whose far-flung battle line a great industrial fight is being waged.

What has happened in Chicago is happening in nearly every city in the country. Everywhere the excesses of labor unions and the abuses of their power are being resisted by strong organizations of employers. The employer is no longer the isolated prey of a powerful union. Organization has been met by organization and labor is combated by its own methods. To-day 500 employers' and other kindred associations, representing more than 100,000 employers, confront organized labor in the struggle for the maintenance of the open shop.

WHAT THE "OPEN SHOP" IS

Now what is the open shop? Ask an employer and he says, "The right of any individual to work where and how he pleases without restriction or domination."

Ask a union man and he says, "The weapon for the destruction of the unions—a step to the non-union shop."

The tyranny of unionism precipitated the fight for the open shop. Primarily the causes were these:

(1) The restriction of product, which prevented able-bodied men from doing more work than the union rules imposed, often causing widespread idleness in shops and loss to employers.

(2) The limitation of apprentices, which deprived boys of the opportunity to learn trades.

(3) Interference by shop stewards and walking delegates with control of factories.

THE FIGHT FOR THE "OPEN SHOP"

Photographed by Coover, Chicago

MR. FREDERICK W. JOB

retary of the Employers' Association of Chicago

Photographed by Cox, Chicago

MR. T. E. DONNELLEY

Who is leading the fight for open printing shops in Chicago

MR. DANIEL DAVENPORT

ve agent of the American Anti-Boycott Association

Photographed by Pirie MacDonald

MR. MARSHALL CUSHING

Secretary of the National Association of Manufacturers

USING THE INJUNCTION TO PROTECT NON-UNION TEAMSTERS IN CHICAGO

tempt for the authority of the and the law.

e sympathetic strike, which forced thousands of employers into a contest in which they had no interest.

(6) The boycott, which blacklisted goods

QUARTERS OF THE RESTAURANT KEEPERS' PROTECTIVE ASSOC'N OF OAKLAND

Open Shop

Oakland, Oct. 17, 1904.

WHOM IT MAY CONCERN:

From this date this Shop will be run as an n Shop" the owner or owners reserving the to hire whom they please, whether they be n or Non-Union men, and to discharge them their services are not considered satisfactory, r any other just reason.

We will not recognize the business agent or king Delegate," of any Labor Union, and what- privileges they may have had on these prem- n the past are hereby revoked.

(Signed)

The Restaurant Keepers' Protective Ass'n OF OAKLAND

ved and Approved:

Citizens' Alliance of Oakland

AN "OPEN-SHOP" POSTER

by many employers as a warning to walking delegates

Photograph by J. E. Purdy, Boston

MR. DAVID M. PARRY

President of the National Association of Manufacturers

"OPEN SHOP" TEAMS ON THE STREETS OF CHICAGO UNDER POLICE PROTECTION

made in shops where union labor had been deposed.

The unions used to make joint agreements with employers to do certain things, but principally *not* to do things. But the "business agents," paraphrasing a New York politician's picturesque remarks about the Constitution, asked, "What is a little thing like an agreement between unions?"

Thus agreements, principally to refrain from going on sympathetic strikes, were broken. The thraldom of employers and manufacturers is as old as the history of organized labor. They declared that the

NON-UNION MONOTYPE OPERATORS

Women are taking the places of the striking union printers in many places

were running their shops and that
d no voice in the conduct of their own
s. Competition made one employer
by the labor troubles of his rival.
ployers stood wide apart: the union
stood together. The unions always
In one year the losses from strikes were
ed at $114,000,000.

LT IN EVERY PART OF THE COUNTRY

came the organized revolt. It began
on, Ohio, known as "the banner town
ized labor." Strikes had demoralized
s. One day in 1900 the employers
ne another, "Why don't we organize
ht?" Then they formed the first
ers' association in the United States;
a year, union aggression had ceased
e open shop was a reality. A year
e Employers' Association of Chicago,
est and most militant of all associations
loyers, was organized. It fought the
in the stronghold of unionism. Its
es were "the open shop, no sympa-
strikes, no restriction of output, and
orcement of the law." But the open
as the principal issue. The example
ton and Chicago was quickly followed
sville, Indianapolis and other cities of
dle West and East.

hey were having labor troubles in the
West too. The Western Federation
rs, for example, had run riot in law-
in Colorado and street-car operators
errorizing towns in Montana. The
some of whom remembered the days
Vigilantes, took the law in their own
This was the beginning of citizens'
s. They, too, made the open shop
ttle cry, but instead of being organ-
of employers exclusively, they em-
citizens generally and employees.
these emergency organizations has
he Citizens' Industrial Association of
, now numbering nearly a hundred
tions.

there developed two kinds of agents
for the open shop—the employers'
ions of the East and the citizens'
s of the West.

e meantime, the National Association
ufacturers, now composed of 3,000
d individuals, which had been origin-
med to develop our export business,
its attention to checking what it considered a strong menace to industrial peace—the enactment of a national eight-hour law and the anti-injunction bill, which the American Federation of Labor persistently sought to get through Congress. With the election of Mr. D. M. Parry, of Indianapolis, as president, the Association joined actively in the constantly growing movement against the unions. The fourth important agent was the American Anti-Boycott Association, organized to fight the boycotts instituted by the union hat-makers of Danbury, Conn. It used the injunction instead of the policeman and the strike-breaker, and it was just as effective.

One morning organized labor woke up to find arrayed against its hitherto impregnable line these four organizations whose members, banded by a common oppression, were dedicated to a mutual purpose—to curb the excesses of unionism and to secure the open shop. Let us see what they have done.

RESULTS IN CHICAGO

You will remember that the Chicago union teamsters (they number 35,000) had dominated the situation there and been a menace to its industrial peace and prosperity. But they are not so powerful now. Go to Sixteenth Street and Wabash Avenue, and you will see a big brick building with a sign "Employers' Teaming Company." Every day 150 teams come and go. The drivers wear no yellow buttons. Posted in a dozen places throughout the barn are these rules, the Chicago employers' declaration of industrial independence:

"Drivers at this stable must report for duty to the superintendent in charge and perform such work as he may direct.

"Any interference or discrimination of one driver against another by reason of his belonging or not belonging to any organization shall be considered cause for the discharge of the driver making such interference or discrimination.

"Absence from duty without giving a satisfactory reason or securing permission from the superintendent in charge, will be considered sufficient cause for dismissal from the service.

"Proof that any driver has unnecessarily obstructed the free movement of any conveyance on the streets will be considered sufficient cause for the discharge of such a driver.

"Drivers will not expose upon their person any button, badge, or pin, as they are objectionable to the employer."

The Employers' Teaming Company which was formed during the last teamsters' strike, has become a permanent business institution. Its teams, which went through the storm of bullets and bricks then, now move unmolested in any part of Chicago. Its incorporators are all members of the Chicago Employers' Association and include such firms as Marshall Field & Company and Montgomery Ward & Company. It owns 150 teams and nearly 400 horses. It is open shop from end to end.

"We could do three times as much business if we had the teams," said the manager, Mr. E. L. Reed.

The Employers' Teaming Company has placed in the hands of the Chicago employers a powerful weapon for defense in strikes. Before it was organized, they were at the mercy of the union teamsters, the aggressors in nearly every labor disturbance. When they struck, business was tied up. Now the employers have only to increase their own teaming force to be independent and to keep their business moving.

Take the clothing trade, one of Chicago's largest industries, for another example. Three years ago all the shops were closed. Now they are all open, displaying this card:

"We run open shops free from union dictation, business agents, and shop stewards, where the best workmen receive the best pay."

There are peace and prosperity in the clothing industry in Chicago to-day. You don't see signs outside the shops, "Cutters wanted" or "Coat hands wanted," for the employers have their own labor bureaus. We shall see presently what these labor bureaus do.

Three years ago the machinists of Chicago were forcing agreements on the metal trades, "that only members of their union should be employed." To-day every machinist employed by a member of the Chicago Metal Trades Association signs an individual agreement, agreeing to work in an open shop and asking that there be no discrimination against the union.

Go into any machine shop of the Chicago Metal Trades Association (and their membership is five-sixths of all the shops), and you will see the open-shop rules hanging where every man can see them. Among them are these:

"There shall be no restriction of the oppo for deserving boys to learn a trade in this sh

"There shall be no arbitrary limitation amount of work a workman or a machine m out in a day. We will not countenance a ditions which are not fair and which do no a good wage to a good workman."

The first is aimed at the union lim of apprentices, the union contention all along "that it is not fair to train toc skilled men." At one union's limite of training apprentices, it was estimat the craft would die out in fifty years second clause prevents restriction of c There is no scarcity of men, beca Chicago Metal Trades Association ma a labor bureau.

What has happened to the metal trac happened with the brass workers. Th manufacturers got tired of "restricte put," and they organized themselv declared for the open shop. The struck: their officers and the "business are still out, but many of the men ar at work, in open shops.

The Carriage and Wagon Makers' had a strong organization. When tl ployers were rushed with orders, th decided to make excessive demands employers met them with blank refus

"We must keep these shops ope running," they said. They lent eacl men to do it. They filled each orders. There was co-operation amon petitors. But they won, and their sh day are open. Every employee si agreement which contains this clau

"We, the undersigned employees of——— agree to continue in their employ and f and intelligently to work for them to the our ability, and to their best interests, until ber 31, 1905. We also agree not to unite wi employees in any concerted action with a securing shorter hours, greater compensa interfering with the free conduct of the bu said———, in any manner."

Agreements still prevail between en and employee, but they differ from tl that the unions used to force.

A dozen other cases might be cited the open shop has been established in C It includes the sash and door manufa the packers, the master cleaners and the paint dealers, the furniture manufa the cigar manufacturers, and the pa

makers. In each of these organizations the employers are strongly organized and behind them is the Employers' Association, which has grown from thirty-two members in 1902 to 2,000 to-day. It has made every employer's fight its own fight. It fought and won the fight against the teamsters. Its work summed up is this: It has secured the open shop in establishments employing 114,740 men. It has a free employment bureau.

I asked Mr. Frederick W. Job, secretary of the association, how the fight would be continued, and he said: "The efforts of the association will be largely for the further establishment of the open shop and the elimination of the principle of the limitation of output and of apprentices. In 90 per cent. of the industrial conflicts during the past four years, the open shop has won. We believe that the open shop is merely the embodiment of President Roosevelt's apt expression, 'a square deal, no more, no less.'"

But what is union labor in Chicago doing in the face of this battering? Two years ago, after a swift campaign, provoked by the activity of the Employers' Association, the membership of the Chicago Federation of Labor was 250,000. To-day it is scarcely 200,000.

"How is organizing coming on?" I asked District Organizer Fitzpatrick, who in one year added 40,000 members to the Federation.

"Not much doing now," he said.

"Why?" I asked.

"It's hard to organize after losing strikes," he said.

THE STRUGGLE IN SAN FRANCISCO

Chicago's domination by organized labor has for many years been duplicated in San Francisco. They have no employers' association to oppose it. Instead, there is an aggressive citizens' alliance, with 17,000 members. In an election for mayor in which the two leading parties were sharply divided, the union labor candidate was elected. Then unionism ran riot. Everything and everybody was unionized. The newsboys, the sandwich vendors, even the girls who sold chewing gum on the street, were organized. Civil service in municipal affairs gave way to the closed shop. Then the Alliance got to work, and a change came, especially on the water front, where every man who worked or loafed belonged to some organization.

A vast business is done on the water front. Ships come and go from a hundred ports. One day a big ship came in from Tacoma, where there was a strike among the stevedores. Its cargo had been loaded by non-union men. The San Francisco stevedores refused to unload it. Then, the ship owners said: "We will have it anyhow." They drove the union men from the docks and guarded the non-union men who went to work. This uprising resulted in the Water Front Association, composed of every employer with interests in a ship or shipping. To-day they maintain an open shop.

The opposition to union domination has reached the point in San Francisco when the Democrats and the Republicans put aside their party differences and fuse to defeat the union labor candidates.

Then there is the case of Los Angeles, where General Harrison Gray Otis fought and won a notable fight for the open shop in his paper, the Los Angeles *Times*. Without provocation, the International Typographical Union declared a strike. General Otis says, "It was not for wages but for the control of our business and the domination of our property." He had been a soldier and he resisted boycott, picket, and the combined attacks of the allied labor strength of the Coast. He filled his shop with non-union men: they are still there, and the paper is more prosperous than ever.

This is the employers' and citizens' spirit that is sweeping the whole state. The fourteen California Citizens' Alliances have organized a State Federation which meets once a year.

CURBING WALKING DELEGATES

We have seen what has happened in Chicago and San Francisco. How about New York, where for years unionism has been strongly entrenched and where the walking delegate has been a dictator?

It is first necessary to understand these conditions: In Chicago the unskilled (and therefore more ignorant) workers dominate labor councils, while in New York the skilled and more intelligent workers are in the majority. Hence the situation in New York has been more difficult to handle. But the story of what the New York Metal Trades Association did to the Marine Trades Council is typical of the new conditions.

The Marine Trades Council is (or was) composed of the walking delegates of the unions working in the shipyards about New York. Chief among them was the Brotherhood of Boilermakers and Iron Ship Builders. They tyrannized the employers, for example, by doing half a job on a ship that had a contract to be ready to carry the mails under penalty for lack of promptness, and then they made an excessive demand. The ship builder or owner was helpless. He was obliged to yield. But they became tired of this domination and organized the New York Metal Trades Association, composed of men and firms who build and repair ships and manufacture boilers, engines, and machine tools. They declared for the open shop, but did not discriminate against any man who belonged to an organization. Then trouble began. The boilermakers demanded that the Townsend-Downey Ship Building Company should discharge two non-union men. The employer refused and the Metal Trades Association took up his fight and backed up his refusal. A sympathetic strike was called and 3,128 workmen went out because of the two non-union employees. The employers found out that the walking delegates had lied to the men by telling them that it was a strike against the introduction of piece work and longer hours. Then they printed a statement of the facts and put it in the pay envelopes of the strikers. This presentation of the real cause of the strike, and the aggressiveness of the employers in replacing men, raised such a protest in their "locals" that the strike was called off, but only after the employers had forced an agreement that they might employ and discharge any employee whom they saw fit and would permit no interference by walking delegates with the men while at work. But when the agreement expired, there was a demand for a closed shop, which was promptly met by a refusal; and the boilermakers struck. Then the employers established a labor bureau and filled the places of the strikers with non-union men. They are still at work, and alongside of them are as many of the former strikers as have been able to get jobs. The walking delegate who precipitated the strike himself applied to the bureau for a place!

What is the result? To-day there is peace in the metal trades.

The business agent (or walking delegate) has been eliminated from interference with the men.

The Boiler-Makers' Union is practically disrupted.

Restriction of output has been abolished.

The right of the employer to distribute and to control his employees is recognized.

The open shop is in force in every metal trades establishment.

The Marine Trades Council exists only on paper.

In the New York building trades, the walking delegate is not as powerful to-day as he was when Sam Parks and his colleagues of the "Entertainment Committee" were rioting on money extorted from contractors. The building trades in New York and elsewhere are strongly unionized and the closed shop prevails. But two significant things have happened.

The firms and individuals who build houses form the Building Trades Employers' Association. All labor disputes between its members and the building trades unions are now referred to what is known as the Arbitration Board of the New York Building Trades, of which Mr. Samuel B. Donnelly, a union man, is secretary. Formerly the New York building contractors made agreements with groups of unions; now they are made with single unions. It is a step toward negotiation with the individual. But—what is more important—in all the agreements now in force the walking delegate is powerless to call a strike. Thus the delegate cannot do what Sam Parks and his kind did—hold the threat of a tie-up over a contractor until he should pay a big share of his profits for graft. In fact, the walking delegate has become what he was originally intended to be, merely the business agent of a union looking after its interests in a legitimate way.

The result may be summed up in a sentence: There has not been an important strike in the New York building trades for a year.

THE VALUE OF LABOR LITIGATION

But all the fight for the open shop is not by employers' associations and kindred organizations. A way has been found through the courts. The case of Barry vs. Donovan is one in point. Barry was a shoe worker in the factory of Hazen B. Goodrich, at Haverhill, Mass Donovan was the walking delegate of the Boot and Shoe Workers' Union. He

made a closed shop agreement with Goodrich. Barry was ordered to join the union but he refused. He lost his job. Then he sued Donovan for damages for the loss of his place and got a verdict. The court held that Donovan had no right to induce an employer to discharge an employee. It was an important precedent.

The now famous decision of Judge Holdom of Chicago on the Kellogg Switchboard & Supply Company strike, declaring picketing unlawful and a sympathetic strike a conspiracy, is a precedent successfully used in contests with unions during strikes. In three-fourths of the Chicago strikes, injunctions have been secured restraining strikers from interfering with non-union men on the ground that it was a conspiracy to prevent work. These injunctions are enforced. Hence the anti-injunction bill which the American Federation of Labor has tried hard to put through Congress. This bill, in the opinion of Mr. James M. Beck, chief counsel of the American Anti-Boycott Association, "legalized conspiracies" between unions but made it impossible to enjoin them.

The steady growth of litigation unfavorable to the unions, and the ability of employers' organizations successfully to oppose their favorite measures at Washington (where the unions on account of the pressure of the "labor vote" heretofore have been powerful), are signs of progress toward a restraint of unions.

A NEW THING—THE LABOR BUREAU

You will have observed that nearly every strike ending in a victory for the open shop has been followed by the establishment of a labor bureau. The union men call it a blacklist agency, because it keeps a check on a man's records, but employers have found it very useful. The National Metal Trades Association, in which practically all the local Metal Trades Associations are affiliated, furnishes a good example. It runs open shops. Therefore it cannot draw its men from the unions directly, and labor bureaus(which are employment agencies) have been established in a dozen large cities. Take Chicago for example. The office is known as the Association Employment Bureau. Any man of good character wanting a job in the metal trades can apply there and in four out of five cases he secures work free of charge. He is required to give a complete record of himself, including the reasons why he left the shops where he was formerly employed. All the facts about him are put on a card which is kept in a permanent card catalogue. The secretary of the agency makes an investigation of the man's record. If it is found correct, he is given a card to an employer needing men. In this way the employers find out who the disturbers are, and they are kept out of the shops. Last year the Chicago labor bureau of the metal trades had 4,850 applicants and 3,000 men got jobs. No fee is charged in any of the bureaus.

The free employment bureau of the Chicago Employers' Association furnishes jobs for more than half the applicants. In hundreds of large stores and factories this sign is displayed: "Preference given to people having cards from the Employers' Association Employment Bureau."

But what is more important, the various metal trades labor bureaus in different cities kept in touch with one another. If a man applying in Kansas City lies about the reason why he left a job there, he is sure to be found out if he applies in New York. The secretaries of bureaus have formed the Labor Bureau Secretaries' League. Mr. Henry C. Hunter, commissioner of the New York Metal Trades Association, is its president.

If a strike is threatened, for instance in the New York metal trades, Mr. Hunter can send a telegram to every labor bureau secretary, asking him to rush men to New York. In twenty-four hours a hundred boilermakers would be on their way from Kansas City, St. Louis, Chicago, Cincinnati, Philadelphia, and a dozen other places. These labor bureaus all have competent men at their disposal.

These bureaus are an effective weapon against strikes. They have proved to the unions that the employers are no longer at their mercy, and that there is always a force of efficient men ready to be rushed to the union vacancies. It has made leaders cautious about calling men out. Formerly they called a strike and then considered the grievance. Now they consider the grievance carefully before ordering out the men, because these men have learned from experience that it is often difficult to get back, and when they return they must return to an open shop.

THE NON-UNION MAN

The non-union man is a large issue in the fight for the open shop. Who is he? The employer says that he is any individual who wants to sell his labor as he sees fit. The unionist says that he is a "scab" and "a strike-breaker."

There are good non-union men and bad non-union men just as there are good unions and bad unions. The good kind are not "strike-breakers," but decent citizens who want to work without restraint, and who sometimes cannot afford to pay union dues and assessments. The campaign for the open shop protects such as these. But strikes have produced strike-breakers of the type employed by Mr. James Farley, "the professional strike-breaker." They are the bad kind, to whom unions refer as "the scabs always looking for a decent man's job." They comprise the labor adventurers (no more "crooked," to be sure, than grafting walking delegates), most of whom are men chronically without jobs, and often without countries, willing to go where there is danger.

There is the same distinction between the unions as between the men. For example, the Brotherhood of Locomotive Engineers requires character as a requisite to membership as well as ability to handle a throttle; the men of the Teamsters' Unions are of a much lower grade.

THE PRINTING STRIKE

While this article is in preparation, the United Typothetæ of America, comprising the larger firms of printers and publishers employing compositors other than those in the newspaper composing rooms, is struggling with the International Typographical Union in a fight for the open shop. The situation is this: Heretofore nearly all their agreements with the printing unions have been for the closed shop and a nine-hour day. The International Union decided, by a referendum vote, to demand an eight-hour day at the nine-hour wage scale, and a continuance of the closed shop. At the Niagara Falls convention of the Typothetæ last summer, resolutions were adopted declaring for

"The right of every firm comprised within its membership to conduct an open office employing whomever such firm may choose with due regard to existing contracts.

"The right of its members to employ whomsoever they may see fit in the management of their respective offices.

"The right of every firm comprised within its membership to sell to or to purchase from whomsoever they may see fit, without prejudice, it being understood that the laws of demand and supply and of credit alone should govern transactions of buying and selling."

Many of the closed-shop agreements, particularly in Chicago, expired July 1, 1905. The printers demanded a renewal on their new terms. The Chicago Typothetæ refused. They posted up open-shop notices and the union men struck. The Typothetæ, which includes the largest job-printing houses, such as R. R. Donnelley & Sons Company and Rand, McNally & Company, immediately began to fill their shops with non-union compositors. They had learned the usefulness of the labor bureau from the clothing and metal trades. They, too, established one and with it a school for compositors, both men and women. There was not room for all the students who applied. There are now in the shops whence 685 union men went out, 562 non-union operators at work.

The Chicago situation is summed up by Mr. T. E. Donnelley, secretary of the Typothetæ, who said: "Unless the present nine-hour day is continued in the printing industry in Chicago, every large printing plant, doing a general business, will either have to go out of business or move to the country."

The loss of one hour in the working day causes valuable machinery to stand idle. In order to maintain the nine-hour day production it would be necessary to increase the number of machines. It is estimated that this would increase the cost of production at least 20 per cent. This advance must come out of the customer or out of the margin of profit.

Schools for machine operators are now open at New York, Philadelphia, Kansas City, and elsewhere.

The demand for the eight-hour day and the closed shop has everywhere been followed by refusal. The experience of the National Cash Register Company at Dayton, Ohio, is significant. This factory employs 3,000 people, including printers who have enjoyed exceptional welfare advantages. It has been a closed shop. President Patterson of the company called a mass meeting of his employees and told them of his refusal to accede

: typographical demand. He said: "The y and all its welfare work may sink ›livion, its buildings may stand here rot, with the doors locked and the ines idle, before I will be low enough and enough, or such a traitor to you people, sign such a contract as that which is l us by the Typographical Union."

: shops are now open.

Atlanta, Louisville (where the open-fight was won more than a year ago), uis, Indianapolis, Cincinnati, Worcester, ›ster, Omaha, and elsewhere the em-ıg printers have squarely refused to : and the shops are now run by non-men. In New York the closed shop nent expires January 1, 1906, and the ›ers of the Typothetæ have prepared ›ist.

THE LARGE RESULTS

e end of the year finds a bristling battle between employer and employee ex-ng to nearly every state. The large results of the fight for the open shop are these:

(1) The employer has learned the value of organized opposition to excessive union demands and is securing control of his shop or business.

(2) The power of the walking delegate as a disturber of peace and industry is passing.

(3) The non-union worker now knows that he can be protected in his constitutional right to work where he pleases.

(4) Organized labor is on the defensive instead of the offensive.

(5) The labor agitator has been taught to respect the law.

The employers do not maintain nor wish that labor unions should be destroyed; nor do they question the right of temperate and constructive (not destructive) organization. They have proved, too, that the union and the non-union man can work in peace side by side under free and fair conditions. This is industrial democracy.

FREDERICK MACMONNIES, SCULPTOR

THE CAREER OF AN AMERICAN ARTIST WHOSE AMBITION IS TO CREATE AN AMERICAN ART FOR AMERICANS — THE PART HIS SCULPTURE PLAYS IN THE REALIZATION OF THAT AMBITION, AND THE INFLUENCE OF HIS FREE INSTRUCTION OF AMERICAN STUDENTS IN PARIS

BY

FRENCH STROTHER

THE career of Mr. Frederick MacMonnies as a sculptor began when, as a boy of five years, scarcely tall gh to reach up to the top of the kitchen , he modelled little figures in dough. years later he discovered a better rial for his purpose. At that time a -wax chewing gum was much in fashion g children. Young MacMonnies saved dd pennies until he could buy what he ed of it, and then he made from it an trian statue of George Washington, ı is still among the family treasures.

ıen he was ten years old Barnum's s came to town. He was an enthusiastic rer of the parade, and when the elephant appeared he became intense. He watched every motion and studied every line of the strange beast. Then he rushed into the house and, working as fast as he could, modelled from memory a clay elephant of which he need not be ashamed to-day. At thirteen he carved a likeness of a pet bullfrog out of a Belgian paving block, with an ice-pick for a chisel. These attempts at sculpture, without instruction and with only the crudest materials, were among the early indications of his inherent talents. An approximate measure of his artistic advance is the "General Slocum" recently erected on Eastern Parkway, Brooklyn.

His work still shows many of the charac-

teristics of his boyish beginnings—nimble fingers following fleetly the quick flash of imagination, modelling into form the creation of the brain; a leap to an artistic conception which, once inwardly seen, is immediately produced without a swerve from the original idea. The boy's impatience with the restraints of his medium of expression is still discernible. The idea is the thing; and that once become clear, the translation into clay is simply craftsmanship—labor enforced. The treatment of nearly all his subjects shows a heart still young, filled with a boy's love of a dramatic situation—sometimes almost theatrical—and with a boy's delight in physical action for the sheer exhilaration of it. Much of this may be accounted for by some record of his early life. Wherein his artistic point of view is changed—as it seems now to be changing—may be explained, perhaps, by his long residence in France, where he has lived almost continuously for more than twenty years.

He was born in Brooklyn, N. Y., September 20, 1863. His mother was a grand-niece of Benjamin West, the first great American painter, and perhaps through this lineage may have come his artistic gifts.

At seventeen he entered the studio of Mr. Augustus Saint-Gaudens, then located at 148 West Thirty-sixth Street, New York City. Here he did modelling for the older sculptor, and in spare hours was permitted to do work of his own under Mr. Saint-Gaudens's instruction. The personality of Mr. Saint-Gaudens had impressed itself deeply on his imagination, and to his influence he still bears grateful testimony. From his father, an importer with offices in New York City, he learned the persistence which is necessary to success.

But there is another side of MacMonnies' boyhood which has had perhaps as deep an influence on his later work. His mother was a deeply religious woman, and she maintained Puritan discipline in her family, particularly in the observance of the Sabbath. This was especially irksome to Frederick, whose main recreation, beside his modeling, was in taking long tramps through the woods. These were forbidden on Sunday, and memorizing verses of the Bible was required as a wholesome substitute. This discipline was enforced until he left for Europe, and the reaction from it appeared at once in some fables which he wrote in Paris, and, in his artistic work. One of the fable about like this:

"Once upon a time there were two littl one of them good and the other bad. T little boy used to go off to the woods every S to play with the other children in the fresh sunshine. But the good little boy was obedie stayed at home every Sunday, as he was b learned a verse from the Bible, to repeat in S school. He often envied the bad little boy tl times he had on Sunday, running and playi laughing with the other children in the op and flying his kite in the face of prov But he comforted himself with the thougl that was wrong, and that he was doing r learning the verses, and that one day he wo rewarded. So he learned a verse every S until he had memorized 437 of them. Th Sunday, he was called up before all the other in the Sabbath school, and the teacher prai perseverance and told the others how hard worked, and then, when he had finished talk gave the good little boy a card covered with sp bits of glass and fringed with gilt tassels; and card was printed, 'Feed my lambs.' It w reward of virtue."

Mr. MacMonnies intended this fable a morous reminder to his mother, whose of humor allowed her to enjoy it heart:

In Paris, MacMonnies entered the des Beaux Arts in the atelier of Fal So rapid was his progress that he wa taken from the class by the maste became an assistant to criticise the of the other students. In 1887, and ag 1889, he took the Prix d' Atelier, the h prize open to foreign pupils of the s Soon afterward he established his studio at No. 16 Impassé du Maine, i Latin Quarter. In 1889 he exhibite first figure—the "Diana"—in the where it received honorable mention.

The "J. T. S. Stranahan" and the "N Hale" were executed in time for the of 1891, at which they received a medal. The "J. T. S. Stranahan" made for Prospect Park, Brooklyn, of Mr. Stranahan was the donor to the The "Nathan Hale" is, perhaps, the be ample of Mr. MacMonnies' ideal of pc sculpture, which by that time he had claimed: "that a statue in stone or b should never be a photographic likenes should be so conceived as an ideal th figure should symbolize the life-work c

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SOLDIERS AND SAILORS' MONUMENT—BY FREDERICK MACMONNIES
Erected at the Vanderbilt Avenue entrance to Prospect Park, Brooklyn, "To the defenders of the Union, 1861-1865"

ARMY GROUP
The forward figure with uplifted sword is practically a portrait of Mr. MacMonnies

NAVY GROUP
The faces of the men in these groups are mostly portraits of Mr. MacMonnies' friends

subject." As there was not in existence an authentic likeness of Nathan Hale, Mr. MacMonnies was free to put his maxim into practice without fear of protest from the critics, and the result is the tense, haughty figure of the American patriot which now stands in City

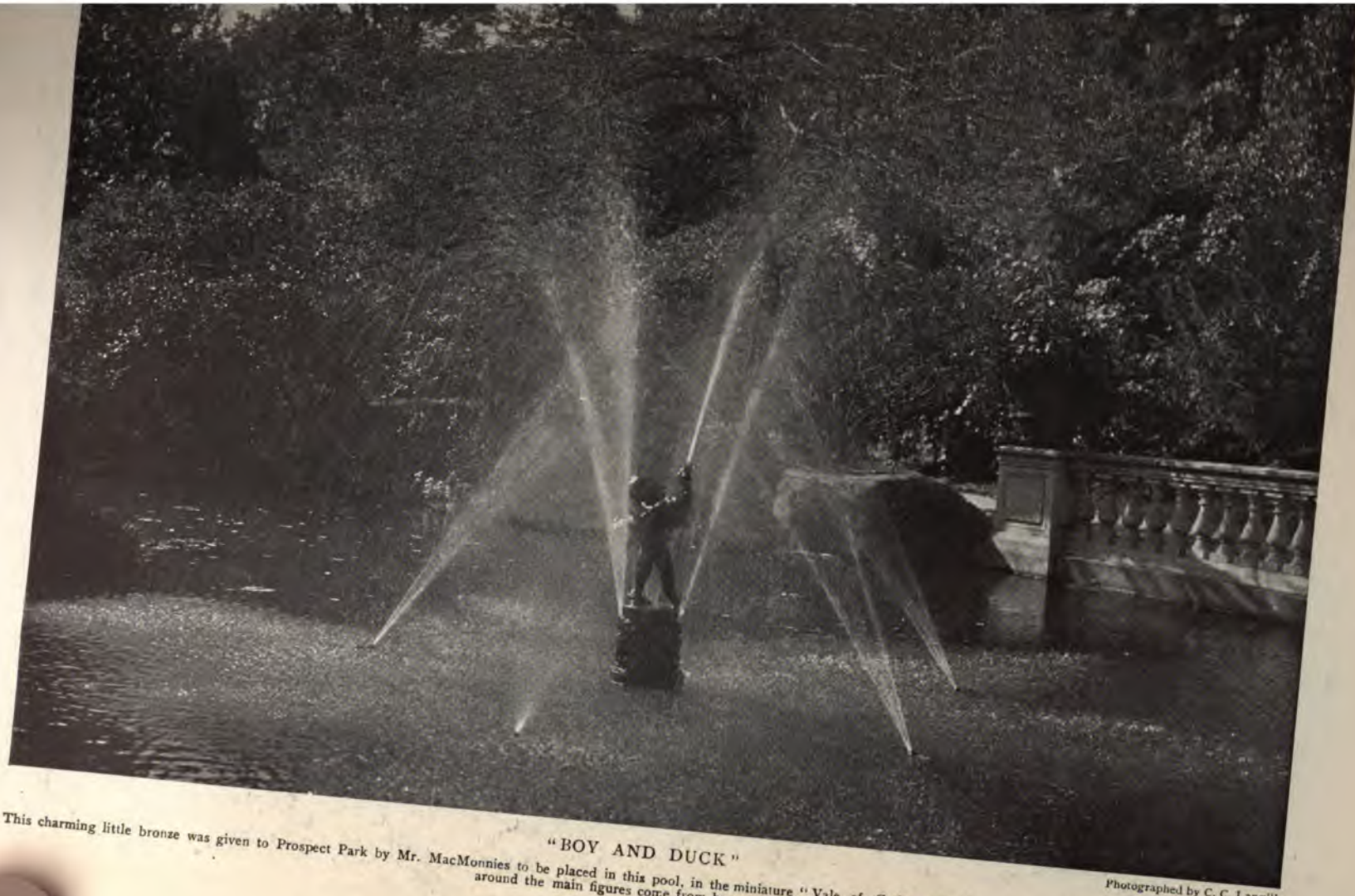
ONE OF THE BRONZE DOORS OF THE CONGRESSIONAL LIBRARY AT WASHINGTON

Hall Park, New York. His work was now meeting with great success in Europe, and it was publicly recognized in 1892, when he was decorated as a Chevalier of the Order of St. Michael of Bavaria.

But Mr. MacMonnies' first great opportunity to realize his ambition to succeed as an American artist in America came with the commission to make the central fountain for the Columbian Exposition at Chicago in 1893. Visitors to that fair recall the Court of Honor by night, ablaze with electric lights gleaming on the white palaces around it, and flashing on the mist of waters from which rose the majestic Ship of State, propelled by eight female figures, steered by Father Time with his scythe and heralded by a Victory blowing a trumpet, the whole surmounted by the heroic figure of Columbia, seated in a chair on a pedestal sustained by four cherubs. No more spectacular opportunity for the display of an immense piece of sculpture was ever given an artist, and it is enough to say that Mr. MacMonnies made good use of it with his "Triumph of Columbia." It was applauded by thousands of his fellow Americans.

Yet this applause, and his continued success until to-day as an artist with an American following, did not blind Mr. MacMonnies to the fact that Americans were curiously inconsistent in their treatment of American artists. Men of wealth and artistic appreciation continued to endow scholarships in Paris for American art students, thus encouraging them in their efforts to create and perfect an American art, but at the same time continued to buy only the work of European artists, with the result that the American artists had no American following when they completed their education, and that most of them were compelled to remain in Europe and appeal to its appreciation, or starve. This state of affairs led Mr. MacMonnies to write another fable, to this effect:

"Once upon a time, there was an old cab horse hitched to a battered barouche, standing in the rain outside a restaurant in Paris. His bones stuck out pitifully, and every rib showed as plainly apart as a man's fingers. He looked old and tired and dejected. Presently a fat, coarse bourgeois came out of the restaurant, accompanied by his fat bourgeois wife and their children. The family all climbed into the barouche, which they weighted down until it creaked and groaned at every step. With lashes and curses, the driver urged the old horse to a faster pace. At length they left Paris, and ascending a steep hill, the horse spied a young colt kicking his heels gaily, and frolicking about a pasture of green grass and daisies. As the horse tugged and strained at his load, the colt raced over to the fence and hailed him:



"BOY AND DUCK"

Photographed by C. C. Langill

This charming little bronze was given to Prospect Park by Mr. MacMonnies to be placed in this pool, in the miniature "Vale of Cashmere," where he played in boyhood. The jets of water around the main figures come from bronze turtles

"BOY AND HERON"

"'You are an old fool to work your heart out like that,' he said.

"'Never mind,' replied the horse. 'I am doing my duty faithfully, as I have done for many years, and some day these people will realize it, and I shall receive my reward.'

"And to-day, the foreigner visiting in Paris, is shown into the great Museum, and there, in a glass case bound with silver and set on a pedestal, is the skeleton of a horse. It is the skeleton of the cab-horse. And on a tablet beneath is inscribed, THE REWARD OF VIRTUE."

It was pointed out, in a recent number of THE WORLD'S WORK, that the conditions which inspired this fable are now passing, and that American appreciation of American art is growing.

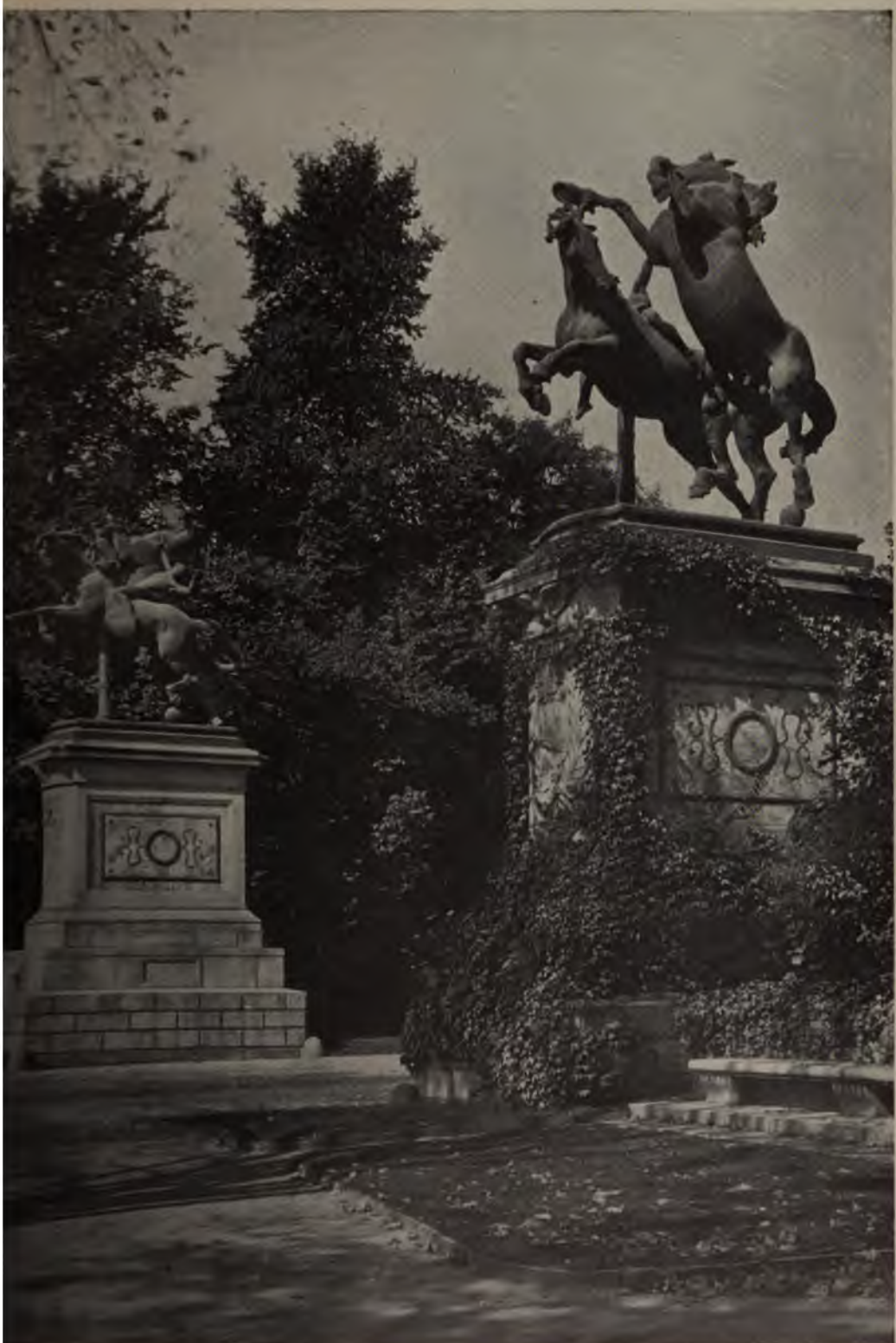
Mr. MacMonnies expresses his idea thus: "The man who is bound to succeed needs no pap. He will succeed anyhow. He will get his art education at any cost. What he asks is not a nursing bottle while student but recognition from his coun when he has become a good artist."

With this idea in mind, Mr. MacM has gathered around him in Paris, and country home in Giverny, a colony of American art students. For them he tains a school to which he who will may without charge, to receive such instructi advice as he may ask for.

A few years after his removal to P married Miss Mary Louise Fairchild Louis, who was also an art studen is a landscape artist of the modern and a painter of miniatures on ivory abilities have been recognized by the Government, which has bought many paintings for the public galleries.

Mr. MacMonnies' interest in the crea an American art has been much affec his boyhood in Brooklyn. Recalli pleasure of his early days in Prospec he has made especially for it several which he has given to the city. Th and Duck" reproduced on page 6969 is

"VICTORY"
Erected on the grounds of the United States Military at West Point



Photographed by C. C. Langill

"THE TRIUMPH OF MIND OVER BRUTE FORCE"

More commonly known as "The Wild Horses." They flank the Coney Island entrance to Prospect Park, Brooklyn

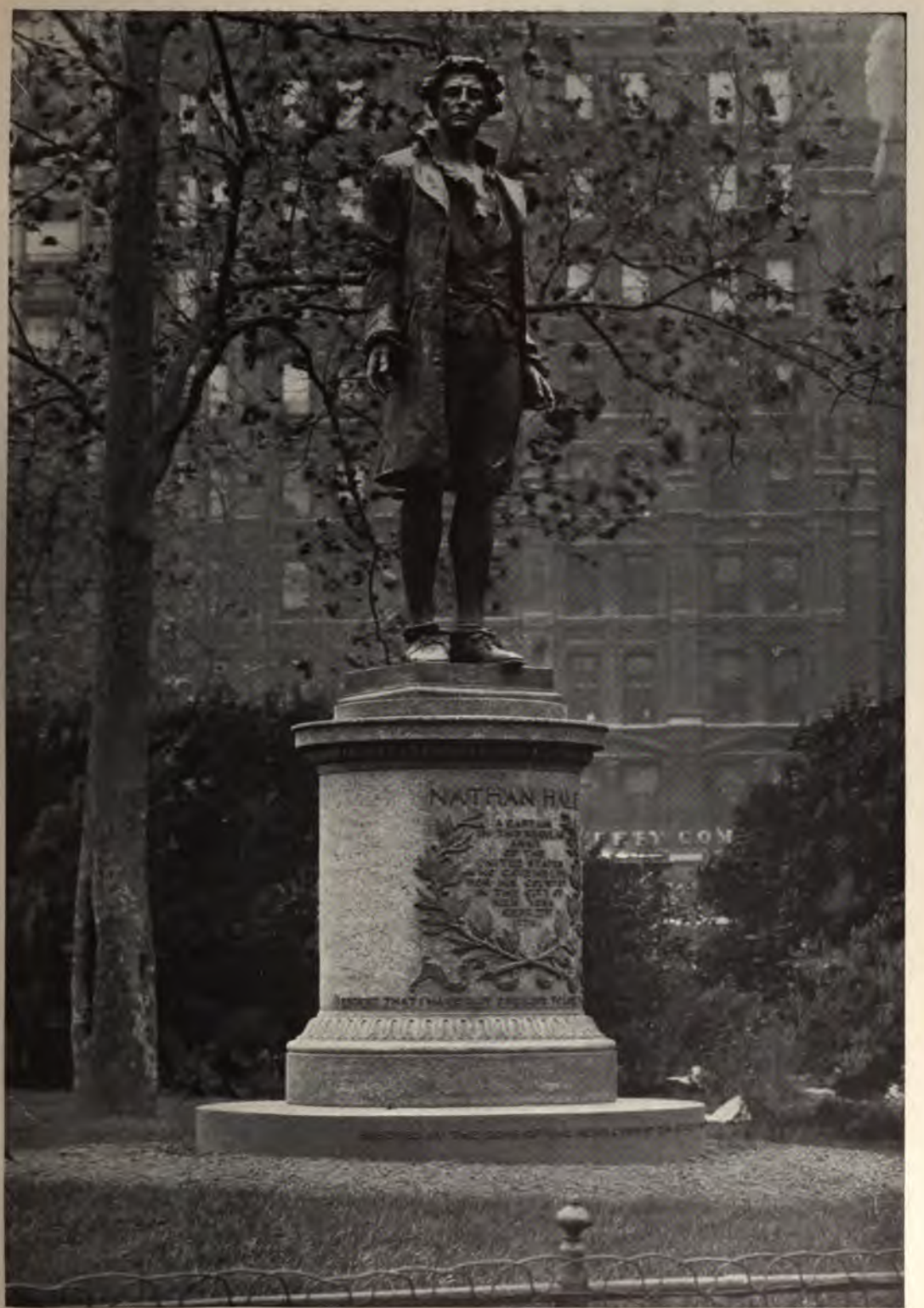
as a fountain in a pool where he and his friends angled for goldfish when they were boys. The arrangement of the pool and the landscape gardening around it have been made to reproduce, in miniature, the Vale of Cashmere, in India. The groups of wild horses, which are erected at the Coney Island entrance to the park, symbolize "The Triumph of Mind Over Brute Force." To produce them, Mr. MacMonnies bought two wild horses in Andalusia and had them brought to his studio in Paris. There, by means of ropes and stretchers, the horses were posed more than three hundred times in the positions in which they appear in the groups.

"SIR HARRY VANE"
Erected in Boston

"SHAKESPEARE"
In the Congressional Library at Washington

In pursuance of his idea of American art i America, Mr. MacMonnies, several years ago resolved to move to New York City. H opened a studio in Washington Square, an was followed by many students of his colony in France. But he soon discovered that th noises of the park and of the elevated railroa were too much for his high-strung nerves, an he sought a location on a more seclude square. Later, however, he heeded the advic of his friends, and returned to Paris as th place where he could produce his work to th best advantage.

The effects of his residence in Franc have been manifested in several ways. Th



Photographed by Brown Bros

"NATHAN HALE"

An idealized conception of the American patriot. Now standing in City Hall Park, New York

"THE COUNTESS OF TROUBRIAND"

From the painting by Frederick MacMonnies

"DIANA"

Mr. MacMonnies considers this perhaps his highest artistic achievement

"THE COUNTESS OF TROUBRIAND"

From the painting by Frederick MacMonnies

"MISS PALMER"

From the painting by Frederick MacMonnies

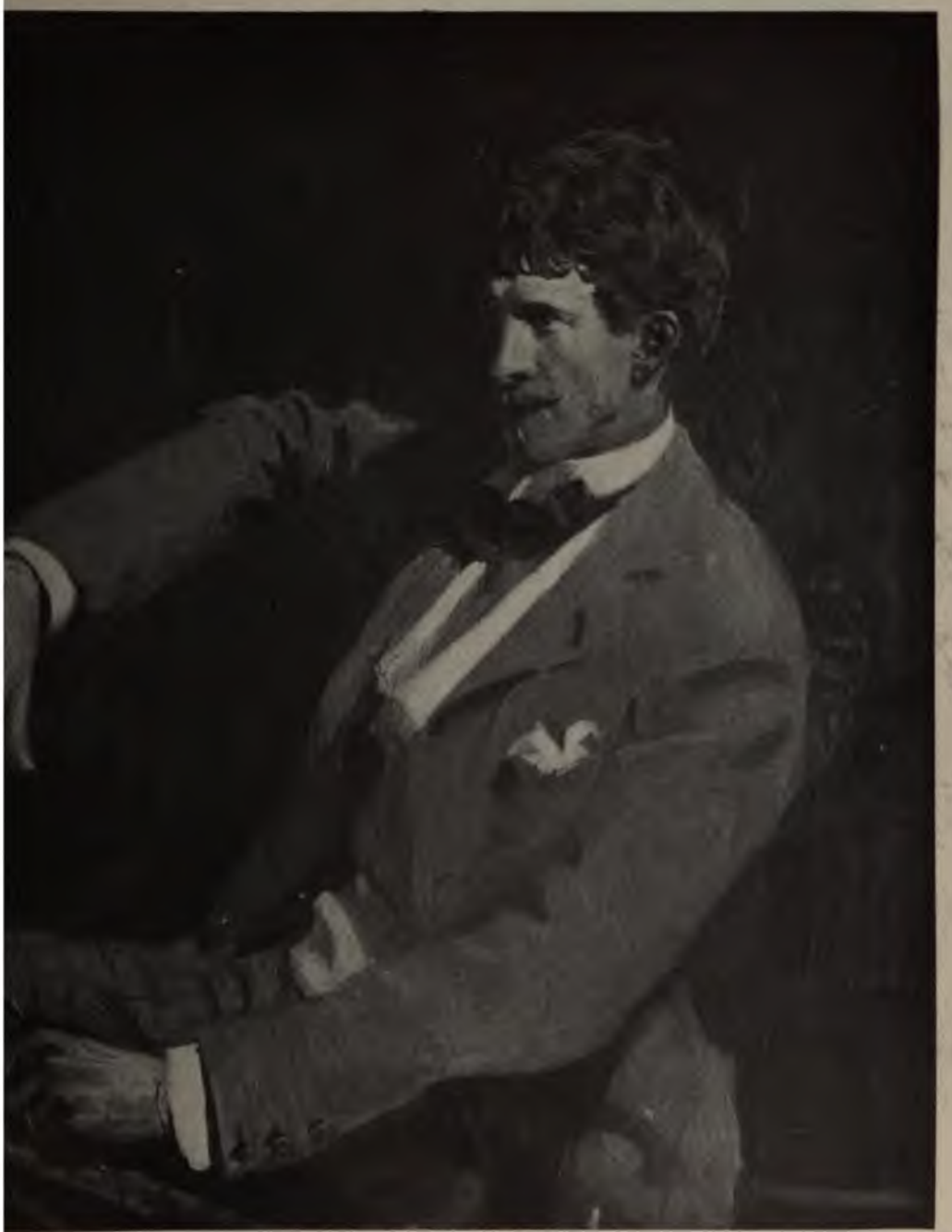
"PORTRAIT OF A FRENCH ARTIST"
By Frederick MacMonnies

"THE CURÉ OF GIVERNY"
By Frederick MacMonnies

"MRS. FREDERICK MACMONNIES AND CHILDREN, IN THE GARDEN OF GIVERNY"
By Frederick MacMonnies. The child beside Mrs. MacMonnies is Marjorie, the other is Betty

many tons of granite do you intend to use in the base?" His reply was, "If you are in the business of buying granite, you may use as much as you want, one ton or one hundred thousand tons. I am an artist, and I have never yet heard of art being bought by the pound." The question was dropped until the contract for the commission was drawn. When Mr. MacMonnies received it he discovered in it a clause providing that in case the bronzes were ever thrown down from their base, by any cause whatever, and any person or property should be injured, he and his heirs, and their heirs forever, should be liable for the damage sustained. He returned the contract without comment, unsigned. When the committee wrote him asking the reason, his brief reply was, "Your lawyers are too sharp."

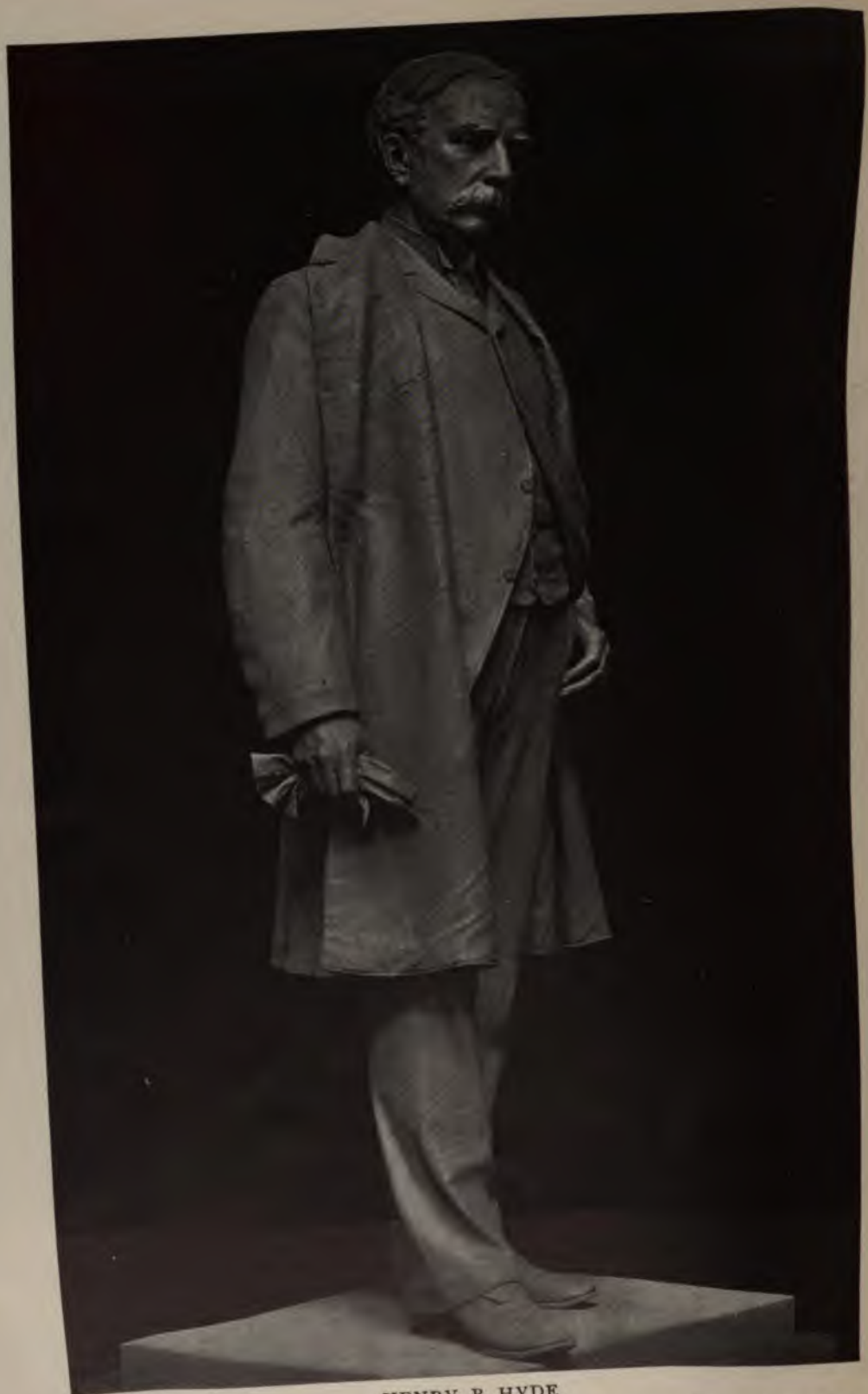
To attempt to place Mr. MacMonnies' relative position as an artist is outside the province of this article. Among his friends



FREDERICK MACMONNIES
From a painting by Miss Ellen G. Emmet, formerly one of his pupils

udents he is held in affectionate regard entle, generous comrade. To the public s given many beautiful and vivid works . The best appreciation of his artistic opment and his actual achievement is accorded him by his fellow artists is the closing sentence of a speech by his first master, Mr. Augustus Saint-Gaudens, at a recent banquet of the Montauk Club: "When he came to me he was like a dove in the nest; now he is like an eagle soaring in the firmament."

[NOTE—Photographs not otherwise credited are used by courtesy of Mr. T. B. Starr.]



HENRY B. HYDE

The founder of the Equitable Assurance Society, whose ingenuity and energy opened the way to the colossal growth of life insurance, by adding to insurance proper the seductive plans of "investment" insurance. This portrait is from a photograph of the statue of Mr. Hyde, which stands in the lobby of the Equitable Building in New York City

THE STORY OF HENRY B. HYDE

II.

HOW HE BUILT UP LIFE INSURANCE TO BE THE LARGEST BUSINESS IN THE WORLD, WITH FREEDOM FROM ACCOUNTABILITY—THE CHANGES OF INSURANCE LAWS; THE CREATION OF THE INSURANCE LOBBY; THE DECISIONS OF COURTS THAT LEAVE THE POLICY HOLDER HELPLESS—THE CENTRAL CONFUSION OF IDEAS WHEREBY ALL THESE THINGS WERE DONE, AND THE PERSONAL CAREER OF THE MAN WHO DID THEM

BY

"Q. P."

[*The November* WORLD'S WORK *contained an article explaining the confusion of ideas on which the great insurance business has been built up. Other articles are to follow.*]

MODERN life insurance—both in its methods and in its character—is a direct result of the energy and fertility of the late Henry B. Hyde, the founder of the Equitable. He opened the way for it to become the colossal thing that it is. He discovered and applied the peculiar Confusion of Ideas that lies at the bottom of this great growth of business. The same Confusion of Ideas that caused this almost incalculable volume of business brought in ***millions of dollars for which the companies are not legally responsible;*** and this is the centre of the whole evil.

HOW MR. HYDE MADE THE BUSINESS BIG

For the first few years after the incorporation of the Equitable Life Assurance Society in 1859, Mr. Hyde continued the conservative customs of the Mutual Life Insurance Company, in whose service he had been trained. He spent most of his time personally soliciting insurance. He not only invented modern life insurance, but was the originator of the life insurance solicitor, or salesman. There had previously been dignified appeals for business such as savings banks now make, and there had been advertisements of assets and of stability somewhat like present-day fire insurance advertisements; but there had been none of the modern leech-like, persistent clinging to a possible policy holder, until his application had been signed and his first payment paid, for fear his wife would be a widow and his children orphans to-morrow.

This was Mr. Hyde's first departure from the old methods. He wrote to everybody he knew, soliciting them to look into the advantages of life insurance and urging upon them the superior stability of his company, with its $100,000 paid in capital, over the older companies which were mutual and had no capital guarantee. He spent most of his time making the rounds of business offices in New York, personally soliciting business. He made everything tell. His selections of clerks and even his purchases of household supplies for his own family were utilized to bring business to his company. His church connections, his country friends, the many acquaintances that he had made as clerk in the Mutual Life, were all made to contribute to his success; and he kept his purpose to make the Equitable's assets $100,000,000 before he died.

The first policies came in slowly. The times were hard, and money was scarce. Life insurance was not then regarded as a profitable investment. The "investment" idea had not been developed. Moreover, interest rates were high and men could lend their money out to great advantage. Even United States bonds were below par and many securities which are now "gilt edged" were then purchasable at a few dollars a share. His experience in these early years confirmed him in the belief that both the principles and the methods of life insurance management must be changed to fit them to the American speculative spirit, and especially that the routine business with its short periods of accounting must be changed. Something must be done, too, to offer a man a better bargain than to wait till he died for the benefits to accrue.

The Civil War brought shocks to all the

older companies, but Mr. Hyde's company and its policies were all new and the number of them was not great; and, while the other companies were busily engaged in protecting themselves, he was free to branch out; and he did branch out.

He began by declaring higher dividends to his policy holders, than the policy holders of any other company received. He had inserted no provisions in his charter limiting the nature of the Equitable investments and he was restricted only by the insurance law, to which he paid little attention. His business instincts were shrewd, his judgment good, and his self-confidence boundless. His investments were so made that in the general inflation of the war time their market value increased. To the very limit of safety, he paid out all he could to his policy holders. The office expenses were kept down to a minimum. He did the real executive work himself, and his year's salary was less than the monthly pay of an insurance vice-president to-day.

His enthusiasm was infectious. His large dividends gave him a substantial argument and the Equitable gained rapidly. The first year he sold a little more than $1,000,000 of insurance. The second year, the outstanding policies were more than doubled. In 1861, a year of trouble and uncertainty, he sold another million dollars of insurance, the next year twice as much, the third year four times as much, the fourth year seven times as much; and by the close of the war the outstanding insurance had increased to more than $50,000,000. He kept ever before him the hope of the realization of his dream.

He made a prompt distribution of the surplus from overcharged rates, and the business grew by leaps and bounds. By his economical and efficient management, the savings for several years amounted to more than the legal reserve. This cut the cost of insurance almost in half. The dividends went to the policy holders and made the best kind of an advertisement.

The results of the early management of the Equitable by Mr. Hyde are conclusive proof of the possibility of sound and cheap life insurance. It was a demonstration, beyond all cavil. Such results noised abroad pushed the Equitable rapidly to the front. For the first eight years its outstanding insurance almost doubled annually.

But even with all this great growth, Mr. Hyde's ambition that his company should have $100,000,000 of assets did not seem likely to be realized within his lifetime. Every dividend to the policy holders reduced the assets by that much. The forms of policies then most popular were either "term" life insurance, or "straight" life insurance. The requirements of the legal reserve on these were provided for by law, and the excess of the reserve liabilities formed a "surplus" or overcharge fund which both by law and by the Equitable charter had to be returned to the policy holders at periods not longer than five years. Rapid as the growth of the company was, the money that the company could keep for itself was small.

Mr. Hyde had already set himself to work to find out what forms of policies would sell better than ordinary life insurance. One of the first that he tried was drawn on the old tontine principle. Every holder of such a policy who did not keep up his payments promptly forfeited all interest in the amounts that he had already paid, and the accumulations of these forfeited sums became an additional fund to be divided among the paying policy holders on their deaths.

This was the beginning of a new era in money-making, but the money was yet the policy holders' and had to be distributed to them.

As soon as a policy holder became unable to make his premium payment, the forfeiture of his policy set free the reserve that had been put aside for its maturity. But, so long as the results of this were only to increase the dividend payments which had to be distributed within five years, they gave no help to the amassing of great assets.

While taking no part in politics for the sake of politics, Mr. Hyde had always cultivated the acquaintance of political leaders and of men prominent in all walks of life. He had invested some of the Equitable assets in securities of the New York Central Railroad Company, which Commodore Vanderbilt was then forming into a system by development and extension. He knew that a young man named Chauncey M. Depew was looking after Commodore Vanderbilt's matters in Albany, and doing the work cheaply and successfully.

Mr. Hyde then prepared an amendment

: insurance law, changing the require- that dividends be paid every five so as to make them payable "from time e." Here came in the evil of deferred nts. This change in the law was in 1868, with little trouble or expense. ; Depew looked after it and Commodore rbilt's friends in the Legislature voted

In order to evade—or to escape—the ements of the Equitable charter, these were inserted in the law: "Notwith- ng anything in the charter of such ation to the contrary."

t also was the beginning of the Insurance . Neither the State Superintendent urance nor anyone in politics at that ealized the value and the significance s change in the law, a change worth per vote than the change in the New City charter for which Tweed paid as as $100,000 a vote—worth more than Road legislation, for which Jay Gould as high as $40,000 per vote. It is ful if Mr. Hyde paid anything for this tant amendment—certainly at the time g worth speaking of. But young Depew many years.

m that date to this—now almost forty —the great life insurance companies have cally controlled the insurance law of 'ork. Whatever amendments they have l have been made, and no changes een made to which they did not assent. have maintained a Lobby, not with the vulgarity as the liquor dealers' associa- or the race-track proprietors, or the s of speculative franchises; but they always had friendly financial relations oth the Republican and the Democratic committees, with the prominent mem- f the legislature of both parties, and nen of influence in state affairs regard- politics.

erintendent Hendricks of the State ance Department made an investigation Equitable's affairs last spring, and ed that Chauncey M. Depew, the United States Senator from New York, David B. Hill, formerly Governor, l States Senator, and candidate for Democratic nomination for President, openly on the Equitable's pay roll ing regular payments which were larger he salaries that they received or receive mbers of the United States Senate.

Other expenses of the Lobby have been handled indirectly. Real estate loans have given opportunities to throw a profitable business in searching titles, to favored lawyers; and the making of loans has permitted the payment of commissions. Besides these indirect means of political bribery, direct payments also have been made and charged to legal expenses, and to advertising and sundry accounts.

This original "graft" did not begin as a direct tax on the policy holders. As Mr. Hyde had utilized even his personal household expenditures to induce his grocer and his butcher to take out policies in the Equitable, he could see no wrong in extracting benefit at the expense of the men who mortgaged their property to the Equitable.

During these early years, the Equitable Society was at war with the Mutual and the New York Life companies, the Mutual especially. One beneficial result of the competition and recrimination between the companies was the establishment of "surrender values," which means that when a policy holder has been paying premiums regularly for five, ten or fifteen years, he shall not lose every cent he has paid because of his failing to meet a single payment. Public sentiment would not tolerate this revival of the old-time tontine. Through competition the companies found it better to guarantee a certain value to every policy on which more than three years' premiums had been paid, and to give the insured the option to take cash, or a paid-up policy, or "term" insurance for a part of the value of his reserve. Hence in the present day's insurance, every policy on which the premiums have been paid has some value. Usually the surrender value is printed on the policy; or, if not, it is contained in the law or in a statement given to the policy holder. It is these provisions, begun by competition among the companies and enforced by law in several states, which have tended to complicate the popular understanding on the part of policy holders of what they are to receive. The policy holder often confounds the surrender value guaranteed him with the dividend promised him by the agent. The surrender value he is certain to get. Of the promised dividend he may get something; but, under the present system of management he will get far less than the expectation which the solicitor held out to him. Such dividends

as were paid by Mr. Hyde in the early days of the Equitable have never been repeated since.

In brief, then, the old kinds of policies did not, with all Mr. Hyde's energy and success, bring in money fast enough. Or, to put it another way, too much still had to be paid out. He had, up to this time, taken several steps in the development of the profitable intricacies and confusions of the great modern System, or Machine.

He had had the law changed so that he was no longer obliged to pay dividends to his policy holders every five years, but only "from time to time"—which meant when he pleased. In other words, he had begun to play the "deferred dividend" trick.

He had, with the managers of the other big companies, established the insurance lobby at Albany, and no important laws have since been passed except such as they have wished to pass.

So far so good; but, except the deferred dividends, there was yet no fund for which the companies were not responsible. The larger source of these was yet to be opened.

Now to understand the great sources of income for which these companies are not legally responsible, it is necessary to make an elementary explanation of life insurance. For when you pay for a policy you pay for several separate things.

Everybody knows that the mortality tables tell exactly what the actual cost of insurance would be, if there were no expenses of management. For the number of men who die at a given age bears a fixed relation to the total number who die and to the number who die at any other given age.

But the mortality tables which show these relations are based on the death rate of the past population, not on the death rate of the present selected list of persons who are accepted by the insurance companies. For this reason, then, a man who is a good risk pays too much—the rate is too high. Here comes the first excess charge that policy holders pay.

So far nothing has been said about the expense of managing the companies, which of course must be allowed for. For all expenses of management, of agents, and the like, the early actuaries added one-third to the actual bare cost of insurance as shown by the mortality tables. A "straight" policy, therefore—the simplest policy that you can buy, a policy analagous to a fire-in policy—properly costs what the m tables show as the proper sum to m death payments plus the cost of manag

Next, a man who buys a "st policy at twenty-one years of age of gets it cheaper than a man who buy thirty, and so on. If a man paid eve what the mortality tables call for, he pay (for every $1,000 of insurance) at t one, $7.63; but this would increase year till at fifty he would pay $13 seventy, $60.19, and so on. At nine a man would pay in two years more t would receive at death. In other wor rate becomes prohibitory as men get ol as a rule, insurance is not sold in th but the cost is "averaged up." A 1 twenty-one pays a fixed, stationary r all the rest of his life—a rate high enc "average up" and to "average dow the payments of all men at variou The addition thus made to the rates i life are the "reserve." This "reser necessary. Without it insurance wo much too cheap in youth and mu costly in old age to be conducted as or practicable business.

"Straight" life insurance, then, ha three items of cost—the annual mc cost, the "reserve," and the cost of n ment. With an annual, or frequen tribution of the savings, or earnings was no way to accumulate a vas without definite, legal responsibility

But when the payments of savi earnings, were deferred, Mr. Hyde ac the assets of his company without correspondingly to its liabilities; f deferred dividends were not guarante only promised. There is no bindin obligation to pay them; and when tl paid, any amount may be paid th company chooses. No fixed rate can in advance or required by law.

Therefore, Mr. Hyde began to sell "d dividend" policies, every one of whi brought in a certain sum of money fo he could not be held to account. I bitter competition; and there was vestigation of his methods by a con of the New York Legislature in 187 that time, ten-year deferred dividend were maturing. The dividends were than they had been at an earlier tin

policy holders demanded the reason. The investigation of 1877 started off well, but Mr. Hyde succeeded in having the other companies investigated as well as the Equitable. Both the Mutual and the New York Life had by this time copied Mr. Hyde's more successful methods; and, under the stress of a public investigation, they came together and made peace and not only pacified the legislature, but succeeded in suppressing almost all of the printed copies of the testimony already taken.

Here began the union of the big companies in matters of legislation, of inquiry, and of litigation.

Since that time, while these three companies have fought among themselves about some things, they have been united in all matters of legislation and litigation. They combined to support the Lobby. They united in bringing to bear their influence upon the insurance department and the legislature, not only in New York but in every other state where there was an insurance department administering an insurance law.

How greatly the expenses of this lobby fund grew has been partly disclosed in the present New York legislative investigation. The legislative expenses of two of these companies have aggregated more than half a million dollars annually.

The next step and the longest step was the "endowment" policy. This was developed by Mr. Hyde at the same time that he changed the life policy from short-time dividends to long-period deferred dividends. The endowment policy was particularly attractive in its appeal to the American public. It provided that in return for specified annual payments, the full face of the policy should be paid in case of death during the period and, in case the policy holder lived out the endowment period, he was to receive the full face of the policy, with the accumulated deferred dividends.

The Mutual at first opposed the innovations and reduced its premium rates for straight life policies. The reduction of premium rates also reduced the agent's commissions. Mr. Hyde promptly took over the best agents of the Mutual by offering them larger commissions to sell the deferred dividend and the endowment policies. The agents' compensation was and is now in almost all cases, a percentage on the first year's payment and a smaller percentage on future payments. In the competition for agents, this percentage has grown from one-third of the first year's payment to all the first year's payment and from 5 to 10 per cent. on future payments. The payment of such commissions on straight life policies is not possible, for it would exhaust all the first two years' income and leave nothing for the mortality payments or the reserve. On endowment and deferred dividend policies the payment of large commissions is possible because of the smaller "reserve" requirements in proportion to the amount of money paid in. There is not as much life insurance reserve required for a twenty-year endowment policy as for an ordinary straight life policy, although the annual cost of the endowment policy is far greater. An endowment policy insures the life of a policy holder only during the endowment term.

This is the reason why all the agents preferred to sell endowment policies—their commissions were so much larger. Here appears the business acumen of the development of the endowment policy. The public took to it kindly and paid so much for it that the business of soliciting life insurance became an enormously profitable one. Good men could be got for it.

Now to return to the real character of the endowment policy. Here is the master-trick of the Confusion of Ideas. The agent informs the policy holder that he is sure to get his money whether he lives or dies. If he lives he will receive the deferred dividends besides. This proposition was attractive to the American people, although in European countries it has had no popularity.

The policy holder (and many an agent for that matter) has really never understood the trick in this sort of policy nor the fallacy of this argument.

The policy holder pays for two things, life insurance and "endowment"; and by no possibility can he get more than one. The insurance company takes both his life insurance payments and his savings investments. If he dies during his endowment period, he does not receive one penny of endowment or of deferred dividends. If he outlives the endowment period, he receives his savings but his life insurance policy expires, and there is no money coming to him in case of death, unless he takes more life insurance.

The workings of this plan of insurance can be best explained by assuming that one man takes out an "endowment bond" policy and another takes out a "straight life" policy, and that the second man puts in a savings bank every year the difference in cost between the two forms of insurance. The man who takes the "endowment bond" policy pays for two things—insurance and endowment. If he bought insurance only and put what he pays for endowment in a savings bank, he would be better off—in most contingencies enormously better off.

In case of death, each policy holder will get exactly the same sum, $1,000. In addition, the man who had deposited his "endowment" money in the savings bank would leave to his heirs the whole amount of hsi savings bank deposits with compound interest. The man who had been paying his endowment to a life insurance company would forfeit it all. If at any time during the endowment period both died, the savings bank depositor would be better off; and, if he died in the nineteenth year of a twenty-year endowment, he would be practically twice as well off.

It is by this trick that hundreds of thousands of men have been fooled—have fooled themselves; and this device is what has brought in the hundreds of millions of dollars to these companies.

As soon as the plan of deferring dividends became general—that is, the plan of not being obliged to make any accounting to the policy holders—earnings or savings from other sources swelled the irresponsible fund enormously. I shall not interrupt the story of Mr. Hyde's career to explain these here, but an explanation will be given in a subsequent article. Some of these other sources of income for which the companies are not legally responsible are:

(1) The income from lapsed policies, which is enormous.

(2) The difference made by the higher interest which the companies receive from investments over the rate of interest, on which they calculate the "reserve."

There are other sources, but of these later.

The combining of the investment, or savings, feature with straight life insurance, and the deferring of the return of these excess charges to the policy holders, combined to realize Mr. Hyde's early ambitions. The assets of the Equitable Life Assu Society passed the hundred-million c mark in 1890. But they did not stop t The ball which he had set rolling could n stopped without a total change of sy It went on accumulating in geome ratio. The "surplus" grew so large th was necessary to swell the liability acc in order to diminish its colossal size. It for this reason that the "reserve" basis changed from 4 per cent. to 3, maki needlessly increased showing of the insu fund liabilities. The investment of thi mense sum of capital began to tax abilities of its managers.

It should not be thought that there no protests on the part of the policy hol The protesting policy holders have clamoring for twenty years, and the wa which their clamors were gagged is o the most shameful chapters of the story was naturally a long time before the def dividends matured, and the holders of policies realized that their returns were what they had been led to expect.

In 1886, the litigation of aggrieved p holders began. Policy holders whose po had matured figured out that the so-c "surplus" belonged to them and ought t paid in dividends which they had promised. They brought suit for it. cases of Bogardus (reported in volume and of Uhlman (reported in volume 109 o Reports of the New York Court of App state the policy holders' complaints. I first one of these cases, Chief Judge R decided that a policy holder who had all his payments was entitled to an accou of the profits and to the dividends due In the second of these cases, decided years later, another judge, who was then is now a trustee of the Mutual Life of York, wrote a contrary opinion, holding unless fraud or malfeasance could be pr a policy holder was not entitled to a counting but must take whatever the com chose to give him.

In order to put an effectual stop to suits and even to prevent policy holders alleging fraud or mismanagement of officials, the Insurance Lobby had th surance law amended and a new se (Section 56) inserted, which prohibits such suits by policy holders without consent of the Attorney General of the

of New York. And until this last summer, following the Equitable exposures, no Attorney General ever consented.

Notwithstanding this statutory prohibition, policy holders continued to sue, until the Court of Appeals, in Greef vs. Equitable Life Assurance Society (160 New York, 19), delivered a final and sweeping opinion that the policy holders have no right to anything beyond the face of the policy except what the officers choose to apportion to them.

This legislation and these decisions gave the sanction of both the law and the highest court of the state to Mr. Hyde's scheme. The other companies had long since imitated it and in both the litigation and the legislation their attorneys joined—and their policy holders' money paid the expenses. The policy holder was helpless. He could either take what the companies chose to give him, at the expiration of his policy, or he could surrender it and take what proportion of the reserve the amended law gave him.

The Equitable was a stock company and its control could not be taken from Mr. Hyde, but the policy holders of the New York Life, which is a mutual company, and legally under their control, became so outraged against the extravagances of the management and the nepotism of the president that in 1892, with the aid of the State Insurance Department they succeeded in ousting President Beers from the management, but only to have Mr. John A. McCall, a former Superintendent of Insurance, succeed him; and Mr. McCall in his recent testimony before the investigating committee has showed the policy holder that the evils of modern life insurance are not the result of the man but of the system. In the Mutual there were also efforts to overthrow the management, but these efforts were stopped in ways that need not here be explained in detail.

The result of these vast accumulations of money without corresponding legal responsibility for its management or return, led to both extravagance and the enrichment of the managers. The result is that dividends on the maturity of policies have become only one-third or one-half of what was promised. This withholding of dividends was wilful and not for lack of funds to pay them. Last year the Mutual's savings on mortality excess interest and surrender reserves were $9,423,922, but the total dividends paid to policy holders were only $2,717,549, or less than one-third. The New York Life and the Equitable both paid the policy holders less by a third than the surplus savings, even after all the extravagances of management.

That this abstraction of the dividends is not essential to safe life insurance is proved by the report of the North Western Mutual, which paid the policy holders in dividends $5,345,924 out of $6,313,980 surplus saved; of the Mutual Benefit, which paid $1,931,291 out of $2,197,546, and of the Massachusetts Mutual, which paid $955,570 out of $1,266,639. It is noticeable that the companies which paid the highest dividends to their policy holders are both the companies which have not a preponderance of deferred dividend policies and which as a rule pay the highest percentage of surrender values. The deferred dividends and the excessive retention of reserves go together in withholding from the policy holders the money that is their due.

As Mr. Hyde invented the system which led to these results, so he was the first individually to profit by the results which his system created.

He began more than thirty years ago, by paying himself a secret commission on premiums in addition to the salary which he received. He did not raise his salary because that would have shown disadvantageously on the public reports. But, as the managing agent, he paid himself a commission out of the commission account which amounted to much more than his salary. This same course has been followed in the managing family of the Mutual Life.

It was Mr. Hyde also who began the policy of putting up expensive buildings with the policy holders' money as an advertisement of the Equitable. After he had built these buildings, he formed subsidiary companies to which he leased space at a small rental. This initial real estate "graft" was the beginning of the subsidiary and parasite companies about which so much has been heard and to which so much of the policy holders' money was diverted.

The start was made in the safe deposit companies in which Mr. Hyde and his friends owned stock, and which paid only nominal rent. While the policy holders received only 1 or 2 per cent. on the buildings, the stock holders in the safe deposit companies received dividends of from 10 to 30 per cent. From

safe deposit companies it was a short step to banks and trust companies and also to fire insurance, real estate, and title companies.

Every life insurance company has a great deal of banking to do in handling its receipts, in paying death losses and in making investments of the reserve assets. It has a great deal of real estate business in connection with its mortgage loans, and a great deal of fire insurance in connection with the insurance policies on the properties mortgaged to it. Instead of keeping its money invested in profitable and safe securities and getting the highest rate of interest on its mortgages. and other loans, Mr. Hyde also had the foundation idea of doing all these things through subsidiary companies which he and his friends owned. From three safe deposit companies, the system grew to include banks and trust companies in the principal cities, which paid large dividends through their handling of the money and investments of the Equitable.

The other life insurance companies of this class were not slow to adopt Mr. Hyde's ideas in this as in other respects; and, after his death in 1899, the system of subsidiary and parasite companies ran wild. The next step was to include these companies and their officers and trustees, in syndicates and stock and bond speculations for which the policy holders' money was the only capital.

Meantime the insurance law suffered other amendments. Instead of the same safeguards about the investments of insurance companies, as savings banks' investments are safeguarded, the trustees of insurance companies are left free to do almost as they please, provided they secure in the aggregate 3 per cent. interest on the reserve assets and do not impair the straight life insurance actuarial reserve. Originally assets could be invested only in first mortgages, or in real estate to an amount not exceeding 50 per cent. of its value, or in United States, state, city, county, and township bonds, with later the addition of first mortgage railroad bonds. The Insurance Lobby swept away these restrictions. With the restrictions gone, the investment of the assets became a matter of individual profit to the officers and trustees. The greater the volume of assets to invest, the larger their individual profit. They took the overcharges of the old policy holders to buy new business, thereby increasing the assets although diminishing the policy holders' returns in dividends.

There were more than 69,000 insurance agents at work in the United States last year selling these policies. The cost of conducting this business in the "Big Three" insurance companies was more than $48,000,000. The aggregate amount of life insurance in force from January 1, 1905, was more than $12,000,000,000, and the assets of the insurance companies more than $2,500,000,000. Every other white man in the United States is a policy holder; and these policy holders pay in half a billion dollars a year.

The practical culmination of the system which Mr. Hyde invented is that policy holders of the "Big Three" companies paid in last year five dollars to get two dollars back and to give the managers and agents one dollar. For every $100 paid to the policy holders last year, whether in death claims, matured endowments, surrender values, dividends, or what not, the Equitable paid to its officers and agents and for managing expenses $43.05; the Mutual, $48.30; and the New York Life, $48.27. The expenses have increased from less than 10 per cent. of the old cost of life insurance to more than 25 per cent. While the savings banks of New York State have assets of almost equal value with these three life insurance companies, it costs the life insurance companies twelve times as much to do business. The salary of President McCurdy of the Mutual Life, or of President Alexander of the Equitable, or of President McCall of the New York Life, was greater than the whole pay roll of the Bank of Savings or of the Bowery Savings Bank, in New York City.

The expenses of these three companies were double the expenses of the state government of New York. The salaries and commissions of the McCurdy family from the Mutual Life Insurance Company exceeded the salaries of the Governor and the Legislature. The lobby fund of the New York Life Insurance Company cost more annually than the highest court of the state.

Mr. Hyde's ambition has been attained, exceeded, even forgotten in the riot that has followed his invention and development of *the system whereby great sums can be got without responsibility for their use.*

THE CHILDREN WHO TOIL

A DARK CRIME OF CIVILIZATION THAT IS NOT REALIZED BY THOSE WHO COMMIT IT—THE PROPER LIGHT TO SEE IT BY SHINES FROM HISTORICAL PRECEDENTS — THE STORY OF A WORKING CHILD

BY

ROBERT HUNTER

possible that man has committed a ıter crime than requiring children to ? Must it not rank with cannibalism ticide among the social crimes which committed? At first thought this ı to those who have given this evil ıal consideration a characterization ı strong. And it is to be expected will be thought by most persons. It · been easy to convince the world, at its evil deeds were being committed, injustice and wrongfulness. Most ıral advances in the world have come n a portion of the people have seen ested against the wrongs committed er portion.

ople of the South, even Christian , found a thousand good reasons groes should be kept in slavery. ssal social crime was supported even from the Bible, and few slave ıuld be made to see how absolutely d every Christian and moral law. vo centuries ago Dean Swift wrote ; tracts addressed to the people of concerning their monstrous policy ; with Ireland. He showed how an ople were being beggared, made lle and drunken by a selfish, money- rish and English aristocracy. But ıis magnificent abilities he could not English people, who profited by cy, realize the crimes they were ng, and proposed, as a more frank as a more merciful and profitable hat England should save the Irish from actual starvation by buying k-fed babies as a specially delicious their tables. He said:

been assured by a very knowing American ıaintance in London that a young, healthy nursed, is at a year old a most delicious, and wholesome food, whether stewed, roasted, baked or boiled, and I make no doubt that it will equally serve in a fricassée or a ragout. . . . I grant this food will be somewhat dear, and therefore very proper for landlords, who, as they have already devoured most of the parents, seem to have the best title to the children."

England was, of course, outraged at this proposal. She could not be made to see that this was neither worse nor more brutal than that which she was then doing.

In the early decades of last century, when Shaftesbury began his campaign against child slavery, he stood almost alone. Even Cobden's eyes were blinded to this evil, and he scornfully spoke of Shaftesbury as one who talked "sentiment over factory children." To-day in our large cities, amid luxury and boundless plenty, thousands upon thousands of helpless and innocent children are being ruined physically and mentally by lack of food. In this, as in other instances, we refuse to see our own criminalty, and we call it "maudlin sentiment" when someone (in this case Mr. H. G. Wells) says:

"The poor little souls are born, amidst tears and suffering they gain such love as they may, they learn to feel and suffer, they struggle and cry for food, for air, for the right to develop; and our civilization at present has neither the courage to kill them outright quickly, cleanly, and painlessly, nor the heart and courage and ability to give them what they need. They are overlooked and misused, they go short of food and air, they fight their pitiful little battle for life against the cruellest odds; and they are beaten. Battered, emaciated, pitiful, they are thrust out of life, borne out of our regardless world, stiff little life-soiled sacrifices to the spirit of disorder against which it is man's pre-eminent duty to battle. There has been all the pain in their lives, there has been the radiated pain of their misery, there has been the waste of their grudged and insufficient food and all the pain and labor of their mothers; and all the world is the sadder for them because they have lived in vain."

This is sentimentalism; so were the pleadings of John Woolman for the blacks; so was the satire of Swift; so were the words of Shaftesbury; and so are the words of the men of our day when they endeavor to make us see, not the crimes of the Russians or of the Turks, for these we see readily enough, but the crimes of our own commission.

But our question is not yet answered. Will not child slavery in the catalogue of social crimes rank with cannibalism and infanticide? Dealt with in the most unemotional way, is it possible that child slavery will appear less atrocious than those old crimes of our savage fathers? Ethnologists claim in extenuation of our fathers that necessity brought into existence these abhorrent customs. Natural food was at times and in certain places so difficult or so impossible to obtain that the stronger men were forced to slay and eat the weaker in order that life might be maintained. For the same reason, it was necessary that certain children should be killed in order that certain others might have sufficient food to sustain them in life. These crimes were dictated in their origin by the harshest and most rigid laws of necessity. These "savages" were not without love for their little ones; indeed they were so considerate that in many tribes pregnant mothers were relieved from all heavy toil—a degree of solicitude which may rank superior to that of our own day. For in causing thousands upon thousands of pregnant mothers to earn with a man's toil their bare necessities, and in robbing the poor of their children in order that they may produce profits in factories and mines, we are not being forced by necessity—we are impelled by avarice, we are eager in pursuit of profits and in our desire for luxuries. This is why our actions may indeed be even more criminal than those of our fathers. We are not acting under the pressure of necessity. John Stuart Mill said:

"Hitherto it is questionable if all the mechanical inventions yet made have lightened the day's toil of any human being. They have enabled a greater population to live the same life of drudgery and imprisonment, and an increased number of manufacturers and others to make fortunes."

This is quoted only to show that even in Mill's time, before we had reached nearly so high a mechanical development as that of the present, it was clearly perceived t force upon certain classes excessive a grading toil was economically unnec This is, of course, pre-eminently true children. The total lack of necessity ing us to use the toil of children, our bo wealth, our knowledge of the injury i upon children by early toil—all of these make a continuance of child labor a crime of the first magnitude. Cann practised by desperate and starvin infanticide practised by a starving ra more conceivable than child slavery pr in these days when there is an abund wealth, and when, as a result of 190 of Christian teaching, the highest and ideal of mankind should be to perfect t and training given to every child bo the world.

In the "Letters of a Chinese Offici have a potent criticism of our V competitive society. Among its st this is the severest: "Your capital i and cries for food; starve it and it tu throttles you." In this sentence we full explanation of the reason for our cannibalism: child slavery. It is capit is the savage of to-day, and under the p of rigorous necessity the poor and th sacrifice their children to its gluttony. this modern crime cannot be ex wholly on the basis of individual cr

We are unwilling to believe that th any considerable number of men who consciously blight the lives of c There are such men, but it is not sol to their individual cruelty or to their consciences that child labor persis take a more charitable view, we mus with the writer of these "Letters" w says to us:

"Like the prince in the fable, you seem released from his prison the genie of com only to find that you are unable to cont Your legislation for the past hundred ye perpetual and fruitless effort to regulate orders of your economic system. Your po drunk, your incompetent, your sick, you ride you like a nightmare. You have d all human and personal ties, and you ende vain, to replace them by the impersonal of the State. The salient characteristic civilization is its irresponsibility. You ha ated forces you cannot control; you are yourselves in your own levers and cogs."

As one of the results of this dissolution of personal ties, it is difficult to fix individual responsibility for this crime of child labor. Individuals are in the final analysis to blame for its continuance; but the impelling forces which drive men to take advantage of these children are the forces of competitive industry before which men seem powerless.

We may take this charitable view, but however charitable our explanation and however impersonal the crime, the injury to the child is none the less great and none the less to be deplored.

In America to-day there are probably 1,000,000 children working in the mines, factories and stores. They have been, with rare exceptions, reared in poverty. Many of their brothers and sisters have died from lack of proper nutrition and because of insanitary homes. But these little toilers are those who have survived in the face of the evils of insanitary conditions and of unwholesome and insufficient food. Before reaching the age when they are naturally to have the incentive which inspires men to go out and labor, they are sent into the workshops. They are not fathers, filled with the desire to gain for themselves and their families a sure economic foothold in the world of men; they are not, as men are, ambitious because of their love for another or because of their desire to provide for dependent wife or children; they do not feel those primal incentives which actuate adults in their struggle for livelihood; they are not seeking a home of their own, nor do they realize the economic conditions which demand that they shall make provision for the future. They are tender, half-formed, half-grown, thoughtless, play-loving children, without sense of responsibility, without sense of future needs, taken by other hands from the playgrounds which they love, and forced to begin a life of toil, the real meaning of which they know not and which for them may end only in the days of their infirmity and on the eve of death.

Above all, these children are adolescent; they are in the midst of the most critical period of their lives; they are awakening into consciousness; they are beginning to realize self and that which is not self; they are beginning to see with new eyes the skies, the stars, the eternal heavens, and the broad, life-teeming earth; they are undergoing a new birth; they are throwing off the chrysalis of childhood; they are awakening to the things of the soul, to the eternal and infinite things; they begin to love and to open their souls to poetry; they are conscious of a vague, indefinite sadness and uncontrollable floods of affection; tides of feeling begin to ebb and flow in their little breasts, and, in the midst of this precious pregnant time, they are taken from their teachers, from the inspiration of books, from play with comrades, from leisure moments of wonderment and contemplation, and forced to become the slaves of profit-mongers, producing that others may enjoy, degrading themselves that others may be enriched. It is this period of adolescence, the marvel and mystery of which we are only beginning faintly to comprehend, when the soul of man is awakening, that the child is drafted into slavery and the inner lights of his soul are cast into darkness.

It would be absurd to imagine that we understand the full meaning of child slavery. We may know isolated cases of tragedy; we may know some of its evils; but we can have no notion of what it may mean to the world that a million children are at the very time of adolescence taken from learning and play to be imprisoned in factories, mines and stores. The psychologists neglect this tremendously important phase of child psychology and give their attention almost solely to the more favored children who remain in school. We know little of the real physical, mental and moral evils which affect the lives of the less fortunate children. What we do know is largely the result of general observation and of reasoning from conditions seen.

The evils present themselves to "settlement" residents in the lives of children who have been injuriously affected by early toil. Of thousands of damaged lives investigated that of Mary Jensen is the most pathetic. Of all lives I have known that labor and are heavy laden hers was the most to be pitied. It would be too much to say it is typical. It is merely one life—just as my life or your life or your baby's life is but one life.

Mary Jensen, like many another little friend of hers, lost not only all chance of a growing and developing soul, but even the comfort of a strong and healthy body. When I heard of her she was nine years old, and she lived in the basement of a big East Side tenement. She was born in poverty and fed

at starving breasts until she was old enough to be laid on the floor in a bundle of rags, watched by her older sister while the mother went out to clean offices downtown. To her the state of hunger seemed normal, and if she had had in these early days a full meal it would doubtless have made her ill. She was a poor, weak, frail little thing, seemingly with almost bloodless veins. Before she was four she had exhausted her play time. She was of those too poor to be assured of that "inalienable" right of childhood, and her little fingers were taught to twist papers and wires into artificial flowers. As long as hands could be kept at it she twisted these materials and formed from them sprigs of blossoms, and as soon as a few dozen were finished her older sister hurried off to get a few pennies for coffee and bread.

A child in a cellar, without food and without the wholesome fatigue that comes from out-door play, needs little rest; and so these little hands worked on until night and stopped only when the mother's mind was eased from the fear and dread of the landlord, who came with clock-like regularity and stormed and cursed and threatened eviction when the rent was not paid.

A few years later Mary was sent out to a candy factory, where she dipped candy six days in the week, from seven in the morning until seven at night. When the Christmas season came round she worked longer, sometimes seventy-eight, seventy-nine and eighty hours a week. She hardly knew that this great season meant for many children glowing fires, warm logs, toys, and stockings, and candy, and loving words, and a jolly, open-hearted, open-handed, child-loving Santa Claus. She only knew that when this season came she had to hurry to make candy which she never ate, and her little neighbors were compelled to hurry and work late in making toys, flowers and other things which they themselves were never to enjoy. Mary's eyes grew tired and blurred, her little body was shaken—first with a bronchitis—and then came a more stubborn cough that racked all her little frame. The drug-store medicines failed to bring relief, and during the following year the life which had meant for this child but little else than hunger and toil slowly ebbed away.

But as this child died so others live, and those who live are almost the more to be pitied. With them life can be nothing less than slavery, degrading alike to body and mind. The first is bad, the last is a tragedy. To deny a human being opportunity to develop his brain and soul is to brutalize him. Professor Felix Adler, the chairman of the National Child Labor Committee, has gone to the very heart of this problem in his comment upon the following argument which was used to excuse child labor:

> "A manufacturer, standing near the furnace of a glass-house and pointing to a procession of young Slav boys who were carrying the glass on trays, remarked: 'Look at their faces, and you will see that it is idle to take them from the glass-house in order to give them an education; they are what they are, and will always remain what they are.' He meant that there are some human beings—and these Slavs of the number—who are mentally irredeemable, so fast asleep intellectually that they cannot be awakened; designed by nature, therefore, to be hewers of wood and drawers of water. This cruel and wicked thing was said of Slavs; it is the same thing which has been said from time immemorial by the slave owners of their slaves. First they degrade human beings by denying them the opportunity to develop their better nature; no schools, no teaching, no freedom, no outlook; and then, as if in mockery, they point to the degraded condition of their victims as a reason why they should never be allowed to escape from it."

In the last few words we have the very essence of the evil. We see from this why child labor must be spoken of as child slavery, for in its worst form it brutalizes mankind and degrades the child beyond recovery. It is not only the burdens which these children must bear, nor the toil which these little hands are set to, that makes child labor an evil; it is not only that they must go into huge factories, throbbing with the pulsation of tremendous power and intricate machines, instead of playing or working in the fields under the open sky, as they used to do in the old days; it is not only the physical injury, not only the weary bodies and the heavily laden childhood, that arouses in one the deepest hatred for this modern slavery. It is the soul more than all else, the loss of the soul, the irretrievable, irrevocable dwarfing and stupefying of this little child, of this "God, though in a germ," which makes a civilization such as ours, profiting and luxuriating never so little in the work of these little ones, seem far more contemptible than the aristocracy of the South when it lived

on the toil-bent backs of the black folk. What one mourns most is, as Carlyle says:

"that the lamp of his soul should go out; that no ray of heavenly, or even of earthly, knowledge should visit him; but only, in the haggard darkness, like two spectres, Fear and Indignation bear him company. Alas, . . . must the Soul lie blinded, dwarfed, stupefied, almost annihilated! Alas, was this too a Breath of God; bestowed in Heaven but on earth never to be unfolded! That there should one Man die ignorant who had capacity for Knowledge, this I call a tragedy, were it to happen more than twenty times in the minute, as by some computations it does."

SECRETARY TAFT AND THE PHILIPPINES

THE ONE MAN UPON WHOM THE PROBLEM DEPENDS, BOTH FOR US AND FOR THE FILIPINOS—AN INTERVIEW WITH THE SECRETARY AND THE RESULTS OF HIS RECENT VISIT TO THE ISLANDS

BY

JAMES A. LEROY

WHO ACCOMPANIED SECRETARY TAFT ON HIS RECENT PHILIPPINE VISIT

ONE man virtually holds in his keeping the conscience of the American people with reference to the Philippine Islands. The majority of Americans believe the testimony of Secretary Taft with regard to the facts, and trust his judgment with regard to the best course to pursue. There is still some partisan criticism of his course in the Philippines, in opposition newspapers and in Congress. But there is no unanimity of opposition, and Secretary Taft himself is so broad and unpartisan that, even in a time of keen stress of party conflict, he disarms the sort of criticism which develops bitterness. One of the most notable results of the recent visit to the Philippines of twenty-one Republican and eleven Democratic members of Congress whom Secretary Taft invited to accompany him will be a tendency to promote nonpartisanship on the Philippine question. This is no longer a considerable element.

The chief obstacle to Secretary Taft's labors to further Filipino interests, and so far as reconcilable with this aim American interests in the Philippines, is found in parochial selfishness and shortsightedness at home—selfishness in the dictation of tariff and shipping measures which restrict the markets for Philippine products, and shortsightedness in not readily discovering that Philippine competition with our home products cannot be great for a long time to come, if ever, and in not seeing that we postpone the ultimate solution of our Philippine political problem by blocking the economic development of the islands. Patiently but persistently Secretary Taft has worked on this line until, it would appear, his missionary efforts are to be rewarded with at least partial success in the coming session of Congress.

Great as are Secretary Taft's prestige and authority among Americans with reference to the Philippine problem, he is in far greater degree the "man of the hour" for the Filipinos. Things have not gone well in all respects in the islands, particularly during the past year. This has been due to an accumulation of little things for the most part, rather than to any one serious defect in the situation—aside, that is, from the underlying cause of a widespread, though not entirely general feeling of dissatisfaction caused by the prevailing economic depression. That hard times breed complaints against the Government, is a matter of experience in our own country. Still more in the Orient the people look to the powers that be for remedies for all evils. Furthermore, an alien government, in the Philippines, as elsewhere, must expect to receive popular blame for all that does not go well. This is a permanent element in the situation, as is frankly recognized by Secretary Taft.

The Filipinos have, moreover, in the

misconduct of the constabulary force in a number of provinces, a grievance that is more than a "little thing." It makes this worse that, in a few unfortunate cases, the courts have fallen under suspicion of being used, in connection with the constabulary and the prosecuting agents of the executive branch of government, as a "machine" for the rapid conviction of men against whom the constabulary have addressed their efforts. In some cases, moral conviction of these men's guilt in the popular mind has not accompanied their legal conviction. The independence of the Philippine judiciary must be strengthened, that it may not incur even the suspicion of being subordinated to the executive will. The constabulary needs not only severe disciplining, but a very considerable reorganization, involving both a weeding out of undesirable officers and men and such changes as will make it less military and more purely a police force.

The underlying cause of the constabulary trouble is the spirit of the American personnel of government in the islands. Outside of the education department, sympathetic contact with the Filipinos and effective co-operation with them in local government is the exception rather than the rule. The sort of government that Secretary Taft set up in the islands presupposes mutual tolerance on the part of Filipinos and Americans and co-operation between them. Its success cannot, in any event, be dogmatically predicted, but it certainly cannot succeed unless it be carried on according to the spirit of the founder.

Herein lies the reason why the Filipinos hung so expectantly upon Secretary Taft's visit. He found it his duty to lecture them rather severely on their tendency to resort to political agitation instead of laboring to remove social ills that are deep seated and to expect governmental measures to remedy economic ills which are to be remedied primarily by greater diligence and more effective labor on their part. He left them, it may be said frankly, somewhat nonplussed and a good deal disappointed, some of them inclined to ask, "Is this man really such a friend of ours as he has professed to be?" He has come home—the burden of the Philippine problem resting more heavily than ever upon him.

The desire of Secretary Taft to secure a very material reduction in, if not their abolition of, the duties on Philippine sugar and tobacco in American ports, is well known. This he regarded as the prime object of last summer's trip. That the trip has made sentiment toward this end is certain, and the Secretary believes that it will result in legislation in this direction. He says, however:

"I have maintained from the first that the lowering of our bars against Philippine sugar and tobacco would not result in any serious competition with the products of American home consumers; and now I would deprecate the tendency in the Philippines to exaggerate the direct practical importance of this tariff concession. The opening of the American market to Philippine sugar and tobacco will not immediately, or ever for that matter, prove to be the panacea for all the existing economic ills in the Philippines. The Filipinos are too prone to think that, with the concession of some governmental favor, a remedy can be found from the outside for the hard times which in the main are produced by conditions within. The truth is, the conditions of war which have existed in some Philippine provinces during a good deal of the time since 1896, and in practically all the provinces during some part of that time, capped by the cattle plague, the cholera, the locusts, and by drouths in some places, have made hard times a necessary consequence, regardless of what Government might have been here or what economic measures might have been pursued.

"It is true, too, that the Filipinos cannot expect to profit greatly by any market that is opened to them unless they improve their agricultural methods and thus improve their products, especially sugar. During this period of stagnation in the agriculture of the islands, and in fact before this period began, the world has left them far behind in methods of tropical agriculture. Their natural market is, on the whole, at their doors, in China, Japan, and the Asiatic regions in general. Now in certain lines, notably tobacco manufacture and sugar, they have been losing ground in those same markets in these last years. They need to be up and at it, and to study and to work in order even to regain the places that they held hitherto in those markets. To expect to compete heavily in the well supplied markets of the

States, under the handicap of long
; is, in my judgment, to expect some-
ıat cannot come. I urge the Filipinos
te themselves with energy and applica-
modern agriculture and to beware of
ıger of losing in a large degree the
arkets at their doors, for the same
that I decline to concede great im-
e to the objections of the American
:r who thinks he sees a menace to
ndustries in the concession of favors
ppine products.

hope that this Congress will lower the
on Philippine tobacco and sugar to
cent. of those prescribed by the
law, admitting all other Philippine
s free of duty. We hope also that
will be taken looking to the establish-
f complete free trade between the
States and the Philippines in the
s of both countries after 1909.

n aware that this is held by some to
the American policy of the 'open
proclaimed with reference to the
and that, in his instructions to the
ssioners who negotiated the Treaty
in 1898, President McKinley appeared
terpret our policy. We might as well
admit the alteration in our pro-
policy to this extent, if alteration
it be. In the broad sense, the obliga-
admit the goods of all countries into
ilippine Islands on the same terms
goods of our own country may be
rest upon us if we would in every way
to the spirit of our declaration re-
the open door.

l yet the circumstances are a good
fferent, too. The policy of the open
as proclaimed with reference to terri-
the mainland of Asia which, though
property of any European nation, was
er of being closed to the trade of other
where 'spheres of influence' could be
:d and the trade of other countries
:e regions practically excluded. We
phatically disclaimed any designs upon
territory, as we continue to do; and
:cted to our trade with such portions
a being cut off. But in the Philippines
at present the sovereign power; and
: admission of our goods to the Philip-
ı return for the opening of our own
s to the free entry of Philippine
:s, while continuing to impose in the
Philippine ports a revenue tariff on the goods of other nations, is certainly not precisely the same thing that we protested against when seeking to bind the nations of Europe to an open-door policy with reference to Chinese territory on the mainland.

"I should be opposed to any notion of setting up a protective tariff in Philippine ports, and I believe that, apart from a few schedules of the Philippine tariff wherein local manufactories in Manila have been incidentally somewhat benefited, that tariff is really a revenue tariff. Since those islands are undoubtedly to remain a tropical agricultural country in the main, it would be wrong to set up any protective system for them that would tend to increase to a notable degree the prices of those manufactured commodities which they will wish to buy in exchange for their raw products. Such manufacturing industry as may grow up there will be of a sort which will naturally be fostered by the possession of the material close at hand, and will be to supply the home demand for such articles, possibly also to some extent the demand of the neighboring regions of Asia.

"In general, a liberal trade policy in the Philippines will most benefit us there and in securing our share of the much greater trade of the Orient as a whole. Experience will prove this to us, if we are not willing to accept its truth without argument. I have never agreed with the policy of throwing our navigation and shipping laws about the Philippines; I have said all the time, however, that if this is to be done, in accordance with the law that is to go into effect next year, then common justice demands that we should concede the Philippines special favors in our own ports, that we should not treat them as domestic for the benefit of our own shipping interests and as foreign for the benefit of our sugar and tobacco producers.

"I am willing to see this policy tested, however, if our American shipping interests think it will help them. It is not open to the objection that it directly damages foreign shipping or discriminates against foreign ships in any further degree than they are discriminated against in our home trade. It applies only to goods shipped from the Philippines to American ports or from American ports to the Philippines. Now, if

the result of this law is greatly to increase freight rates between our ports and the Philippines, the outcome will be quite contrary to what our shipping interests seem to expect. Trade from the Philippines through Hongkong will be greatly stimulated, and our own ships may lose even a portion of that which they have. I believe that such a policy will demonstrate its own folly. Certainly, the idea of building up in Manila a great port for the Oriental trade cannot be realized by means of such a policy, in the face of the free ports of Hongkong and Singapore, which are practically on the continent of Asia."

The bearing of this study of the Philippines on the general question of America's relations with the Orient, is obvious. The visits to Japan and China naturally brought to the front the questions of Chinese exclusion in the United States and of our present and future relations with Japan. It was certain anyhow that proposed modifications of the Chinese exclusion act would be brought before Congress this winter, and the visit of Secretary Taft and of seven senators and twenty-four representatives to portions of China gives added importance to their trip.

Before the Chinese in Canton and Hongkong, Secretary Taft took the ground that the measures already adopted by the Administration to prevent the annoyances and abuses to which Chinese of the merchant and student classes have been subjected in the United States, ought to satisfy Chinese demands and result in the removal of the boycott. In case of its continuance, he suggested that it lay always in the power of American trade interests to retaliate. This, however, for obvious reasons, is rather an empty threat, and was only hinted at. Whether the President's instructions for the better treatment of merchants and students coming from China will in themselves suffice to remove the boycott is not known. The evidence presented in China was somewhat contradictory, but on the whole the opinion reached by most Congressional members of the party was that this would not suffice, at least for the full resumption of trade relations with China, based upon good feeling on both sides. And when the Chinese exclusion act comes up again, it is not probable that the discussion will stop merely with the consideration of certain minor amendments with regard to the entry of Chinese merchants and students. T be the tendency to discuss the more i question of admitting Chinese labore retary Taft does not care to dis question of admitting Chinese labo is outspoken in favor of more libe ment of Chinese of the merchant an classes. He would deprecate, hov much as ever, any attempt to occasion to pry the door open for of Chinese laborers into the Philipp

"We have taken upon ourselves ship for the Filipino people," he says people are quite solidly opposed to mission of Chinese laborers. I thin bound to respect that opinion, is to me a sufficient reason, if there other, for the maintenance of the exclusion law with reference to the Ph Moreover, at this time, when the P are trying to overcome the oppo American sugar and tobacco proc the lowering of the tariff on these I commodities, it would be most u open the way for the entry of Chi the Philippines. Our sugar and interests would again at once take the threatened invasion of our ma the products of cheap labor."

Since Secretary Taft's return declared that we have nothing to f the Japanese as regards the Ph They do not covet the islands, natural expansion will be to the r especially into Korea. They are gla the United States interested in the

A trip of the sort which was tak Secretary Taft's guidance this summ graphically before the members of t and before all our people, the thou greatly our national interests have b It is pre-eminently a time whe men may find in the public service degree than formerly careers of which offer opportunity for the of the best abilities. Just at the the chief need in the Philippines is young men possessed of some br culture, hence greater tolerance, an with the "missionary spirit." A con number of such young men have been developed in the insular serv bly in the educational departme such men Secretary Taft's ideals a and his career should be an in

Photographed by Aimé Dupont

FOUR DISTINGUISHED NOVELISTS. I.—MISS ELLEN GLASGOW

Author of "The Wheel of Life," a new novel to be published early next year, "The Deliverance," etc.

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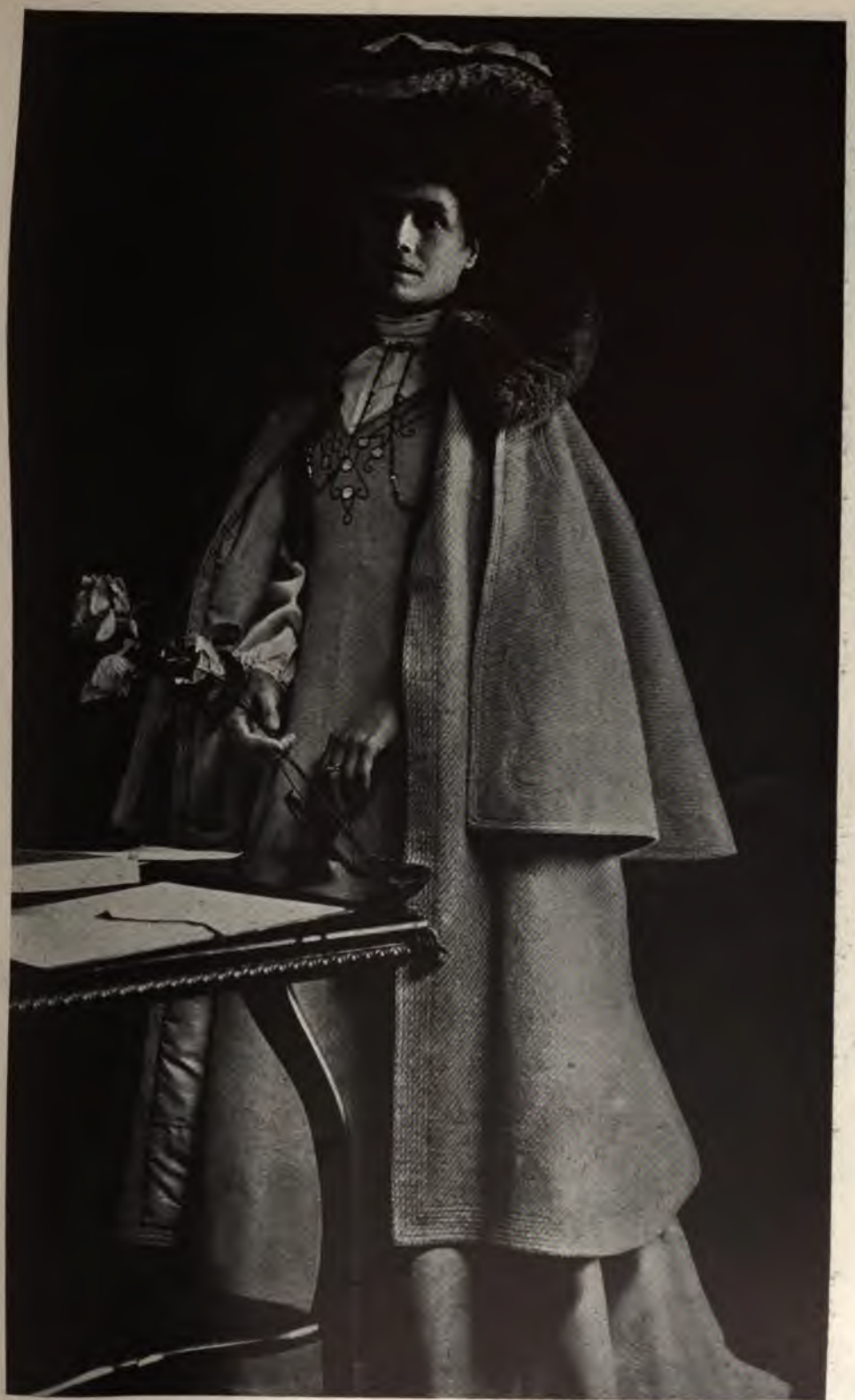

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FOUR DISTINGUISHED NOVELISTS. III.—MISS MAY SINCLAIR

Author of "The Divine Fire"

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Author of "Fenwick's Career," now running serially in *The Century*, "The Marriage of William Ashe," etc.

GLANCE AT THE ENDING YEAR

ITS DRAMATIC EVENTS ABROAD AND THE STRONG FORCES AT WORK AT HOME

BY

WALTER H. PAGE

ℓ ending year has been an exciting year to live; and it is interesting to look back over, especially to those pleasure and get growth from watch- reat play of events; for the world is ound together that almost the whole be seen by an alert observer.

eat forces that move us, sometimes port and sometimes as if by kindly reasoned plans, have done well by United States. Big crops and good them, much trade in consequence, traffic, successful manufactures,) ensure personal comfort and to eat enterprises—in a word, we have sperous year. Most men who have honestly and wisely, are better off were when the year began; and it is gate of individual successes that economic progress.

neral economic progress of the peo- ished us forward in other ways than ual comfort and material growth. ity of our schools is a good measure r advancement. There is no part of ry that has not shown enthusiasm ful growth in its school-life. More nd better equipment, from one side ntry to the other, tell the story. In awakening to a vigorous effort at good training in the Southern states, rs through which we are now living ng results that will become historic, oolmaster's work became historic in ning of the German people.

tion to the increased millions given ion out of public funds—which after only lasting and adequate endow- education—and in addition to the hat have been given in smaller pri- efactions, this year Mr. Carnegie nd to encourage the better payment professors and Mr. Rockefeller o for higher education. One of the best results of these activities is the more accurate study of the economics of educational organization. Are teachers, in colleges and in lower schools, underpaid, or are too many of them persons whose work is worth no more than they receive? And what college work in the land yields the best results and is most in need of help? The intelligent and comprehensive study of educational work and problems is just beginning, especially in the economics of its management.

So much has been said about education, even in as brief a review as this, because as we are now trying to train youth, education means a stimulus to all the higher work of the people. We are already rich enough for comfort and we are becoming richer. The great matter is how we are strengthening our life, in character and in good taste and in simple and gentle living.

We are building better houses—residences and other buildings. The number of noble public structures of recent years is noteworthy —to name only two, the new State House at St. Paul and the State House now building at Harrisburg. Correspondingly we are making our cities beautiful. Witness at least the continual planning for the remaking of New York and of Washington, the comprehensive plan at Cleveland, the beautiful park system at Minneapolis. A hundred examples might be named. In a word, in those arts that appeal most directly to a democracy, such as landscape architecture and architecture, we are doing more work and better than has before been done in our country. You would find, too, in the art that has perhaps the least popular appeal to people of English stock—namely, music—an astonishing rate of progress, if you were to look carefully over the land. It is probably true, too, that our sculptors have found it a good year; for public buildings require for decoration both sculpture and painting.

While a review of our artistic activity falls more properly in many articles written from many points of view, than in one sweeping glance at the ending year, it is cheerful to recall the general tendency to a growing appreciation of these activities in our yet new and crude life.

The facts about our prosperity—about successful daily work, and the rise of personal comfort—are commonplaces. Commonplace, too, are such facts as these about education and a popular appreciation of some of the fine arts. But a sincere concern for the building up of our character by such methods and a profound interest in the future of the people, are the best guarantees of our own proper relation to the fundamental problems of the common weal. What progress a year's life can show in these ways is more important than all dramatic events.

In the Old World, particularly in Asia, it has been a year of great events—of as great events as have ever taken place in the history of at least two peoples and two empires. But in our own land it has been a year rather of important tendencies.

And the strongest influences that have been at work are three: (1) the great movement for financial honesty, (2) the development of the South, of the Southwest and of the Northwest, and (3) the influence on national character and policy of President Roosevelt's personality and administration. And we are fortunate that we can measure the changes brought by the year in influences rather than in dramatic events. The world has had dramatic events enough and to spare in Manchuria, in the Sea of Japan, and in Russia.

It is not an exciting story to tell how the long-hindered upland parts of the South are becoming the home of a busy industrial life, how fundamental changes have been made in the thought and even in the character of the people by the rise of the price of cotton to ten cents a pound; and it is impossible to convey by a few sentences a sense of the joy of work that comes from the conquest of rich regions of the forest and mineral and agricultural wealth, from the building of cities, from the making of new ways for trade, from the stimulating contact of active minds doing constructive work. This fine exercise for the development of sturdy qualities men are getting especially in the Northwest and Southwest. The cities on the Pacific l stimulus to the imagination as well as energy of their people. Consider the stantial meaning and the stimulus of su event as the successful Lewis and Clark sition at Portland, Ore.; and in the that finds its outlet on the Gulf—at Gal and New Orleans—there is the same mence of productive endeavor. The co cial rise of the Orient from the old sailin trade in tea and spices to the exchange products of modern commerce in the l steamers that run, and the great strides by shipping from the Gulf ports—wit opening of the Canal now near enough in far-sighted men's thought—these quicken men's interest in life and in their try, and broaden their faith in the f And we are building and rebuilding citie great energy. The economist is oblig wonder at the astounding material gro this kind. A man may go by one route one of our oceans to the other and retu another route, and he will pass through l a city that is not undergoing rapid ch It seems worth while to live and to work a part of such large movements.

The shock that came from the revel of dishonesty in the use of the funds great insurance companies at first startl self-complacency. We had had our mi fixed on the creation of wealth that w thought too little of methods of safegu it. We were so bent on vast activitie we thought too little of guarantees of husbandship.

Then suddenly we were officially aware of what many men had known for years—that our financial habits had b loose—had been loose for a long time. many as are the men that knew it, the mind did not take hold on it, nor the conscience begin to exercise itself, till thing like official knowledge of this st things was put out.

The meaning of this is, that the moral sense is rising. We become hum about a state of things that we have s tolerated for years. For years we hav dummy directors in great corporation years we have suffered the misuse of money in speculative enterprises and f enrichment of the officers and ager

· institutions. For years we have nd suffered the misuse of these funds ical corruption. And it was left for · to put us in a resolute mood to stop onduct. Every revelation has found pinion ready with indignation and ess; and every investigation has been rther than its originators intended it o.

is is part and parcel of a public moral ng. The same awakening is visible rousing of the people of Philadelphia political servitude to the grossest , after two or three generations of ontentment; it is a part of the same ood that made it possible to elect Mr. in New York, the same public mood rtily supports the President in the Government's prosecution of rail- r violating the square deal—and the st, and the land thieves. If too discouraged moralists see in all these low standard of financial and political r, we must remember that they are s of very long growth and toleration; noteworthy fact now is, that we have p to see them and to demand their . It is a movement distinctly for the of our financial and political char- Housecleaning is not a pleasant occu- ut it is a very wholesome one.

· kind of man—an honest, frank, fear- —must come into the high places of trust; and such a type of man could e till the oily old scoundrels who philanthropy while they fattened e exposed. And it has been a notable its death-list in high financial life and ical life; and this is not the least thing h we have to thank God. If we do od and keep ruthless publicity active, work a revolution second in impor- ly to the revolution in Russia.

t part has been played this year, not our own country but on the larger the world, by President Roosevelt. his influence and many of his achieve- re personal—the results of his own abilities and activities—things that man in his place would not or could done. By no other force than his racter and abilities could he have be- he is to-day, the foremost public his time.

His complete turning of the public thought away from mere party wrangles to serious attention to our pressing economic problems is as purely a personal triumph as his conduct of the Japanese-Russian Peace Conference. His kindling of our national consciousness, and the bringing of a stronger feeling of nationality is his own work, as it was his own work to visit practically every state in the Union as President and to win Southern public feeling from its isolation and aloofness toward a generous national sentiment. He has stimulated the youth of the land and he has set up public office in the popular mind not only as a public trust but as a high duty and a noble opportunity.

These are direct results of his qualities and character—in no way a surprise to those who really knew him during his periods of service in lower places of power. The common man of action quickly understands him—he is very direct and very easy to understand. The man of theories and of formulas, which take the place of thought, does not know him yet—and never will. But no public man in our history whose crowning activity has fallen in a period of peace so won the American people or so well embodied the dominant traits of American character as Mr. Roosevelt; and the many-sided influence of his personality must be reckoned as one of the most important forces of our time.

But we owe him also for a fresh demonstration of a fact that is of as great value as his personal achievements; and that fact is, that our methods of selecting men for public life have persistently rejected the best men from public life—have rejected, it might almost be said, the only men who ought to be in public life. If our customary political organizations had had their way, Mr. Roosevelt would never have got far in the public service. There was very serious opposition to him in the Senate when he was nominated for Assistant Secretary of the Navy. His energy was then called "rashness" and his frankness "irresponsibility." He owed his nomination for the Governorship of New York not to the political machinery of his state or of his party, but to his own popularity. He owed his elevation to the Vice-Presidency to the politicians' determination to "shelve" him. He owed his overwhelming election to the Presidency to popularity among the people and not to the wishes of the party managers.

In a word, a man like him has to win his way into the public service, not on a fair field and on his own merits, but against the definite opposition of the very organizations that we have for finding the best men for the public service. Our organizations have come to be organizations for finding the worst men. Mr. Roosevelt's demonstration that the right kind of a man can win in spite of these organizations—and by the help of them without surrendering to them—is perhaps the most important lesson that he has taught his generation. Mr. Jerome has proved the same thing in an equally dramatic way and thereby become a national figure and a national hero, although the office that he fills is a purely local one.

In a word, we have, as a rule, been for years managing the whole business of politics—especially the selection of men—perhaps worse than we have managed any other business. But as a result of Mr. Roosevelt's example, and of the examples of other men like him, there are more men of the right sort in the public service to-day than there have before been since the simpler days of the Republic.

The greatest directly political result of Mr. Roosevelt's administration thus far has been his turning political thought and action from mere wrangling over names and spoils to the real subjects of public welfare. The change has been like the coming of sunshine and clear weather after long sailing round and round through a fog.

The one overwhelming event of the year was of course the victory of Japan over Russia, which came home to us the more dramatically because of the meeting at Portsmouth, N. H., of the Peace Commissioners of the two Powers. Along with all the rest of the world, we went through the terrible siege of Port Arthur where Japanese endurance revealed a new sort of force in war; the battle of Mukden which foreshadowed the Japanese triumph; the annihilation of Rojestvensky's ill-fated fleet when Admiral Togo showed himself one of the great sea captains of history; then the triumph of President Roosevelt as a peacemaker; and at last the grateful end of the war, which brought a new order of things for perhaps half the human race.

The rise of Japan was the most spectacular coming of a new Power in modern history. Russia driven from her posts and stror of danger in Asia, China saved, Korea under Japanese control, and the Japanese alliance consummated—thi train of events of incalculable impo But these are not all. The defeat of brought the downfall of autocracy a long chain of consequences that are r wholly visible. But there have bee wars that so quickly changed the cur events for so large a part of the huma The end of the war in the Far East wil the year a landmark in history.

Directly and indirectly these great c have affected every government in E England renewed and strengthened its a with Japan. England came into cordi tions with France too. France's old a with Russia now counts for no more sentimental reminiscence. Germany h come more isolated. The threatenin dition of the Austrian-Hungarian Em acute, with the Emperor aged. The T problem is stationary, at least till Russ have become quiet enough again to c foreign questions. Norway withdrew f union with Sweden. These are import currences to have only a sentence eac reminder.

On the American continent, Cana enjoyed a year of extraordinary expansi development in her great western pro to which many men are moving fro United States. The Central and South ican states (except Venezuela) have quiet and therefore more prosperous progress made in Argentina, for insta one of the noteworthy facts of our strangely ignorant as we are about it United States.

The one great mystery left amo nations is China. Aroused by Japan's ple, a vigorous effort will now be put f introduce Western methods of gover of defence, and of progress. A whole c of changes is not likely to bring a more esting experiment.

It is pleasant to reflect that throu these events our own country and G ment have kept a higher place in the of all the Great Powers perhaps tha ever held before. It was a graceful Count Witte to send the first message premiership to the American people,

npathy for Russians in their first step
ocracy toward civil liberty.

stirring events and strong forces of
have put a new face on the world.
come home again with our sermon)
re of little importance except as they
stronger or weaker in the few funda-
traits of character; and the funda-
traits of character are energy, cour-
esty, and unselfishness.
y we have shown in our usual meas-
doubtless our courage, too, is keen.
year has revealed so much dishonesty
ss and public life that many moralists
It has been a year of dismal ser-
Prosperity, the preachers fear, is un-
ig our character; and the growth of
organization has seemed to encour-
nny and trickery. When many men
ming rich, less by labor or by high
than by position and an easy con-
are we not falling back in character?
standard of living has so rapidly
ecially in our cities, that the modest
of our fathers seems shabby. Is
n honesty standing this test?
ents in comparative morals are hard
with accuracy or any hope of cer-
But the year has surely brought one
n public thought that is noteworthy.
resent public mood rich men are on
nsive. They feel pressure to justify
es and their riches. This mood pro-
just judgments. But it also carries
enalties for certain classes of wrong-
And there never was a time where
esty seemed to be more highly prized.
k to the support of every effort to put
en in places of trust.
velations that have shocked us, more-
h in business and in political life, are
is year's sins so much as of the sins
series of years. It is to the credit of
icular year that we have begun to find
rs and to punish them. These dis-
and punishments are as strong evi-
a rising tide of honesty as these long
ed and unpunished abuses are evi-
our toleration of dishonesty.
ing is certain: the morals of business
cially of financial life, are now defi-
the public thought. It may be—
good signs of it—that we have toler-
kery and well-entrenched dishonest methods as long as we propose to. Certainly the increasing tendency to exactness—the whole machinery for better business organization—has an influence on the right side.

A comparison in business morals which should go back as far as the days of Jay Gould in Wall Street, and of Tweed in city politics, and of the high-day of wildcat mining schemes, would show that the ways of theft are harder than they once were, and that the judgments of society are more swift and severe than they were a generation ago.

Difficult as it is to take an inventory of national character or of moral tendencies, there seems to be no sound reason to think that we are losing strength. The evidence is, rather, that we are becoming less tolerant of evil in our social judgments.

In a democracy, public opinion is everything; and it is worth noting that as the year ends public opinion seems to be healthfully at work in all its most essential tasks. It concentrates itself on definite problems.

In politics, for example, it has routed the bosses; for it has thus "come down to business," and is no longer concerned with sheer questions of partisanship. The gain that we have got from the President's turning the political thought of the country to economic problems is immeasurable. His winning of the South, too, has, at least for the time and let us hope for all time, rid us of sectionalism and of the hideous indecencies of Southern personal abuse as a political weapon or pastime.

In finance we are spared an epidemic of organizing alike possible and impossible things into great combinations—which is done, in all such epidemics, for the fleecing of the credulous investor. Public opinion here also is getting rid of old abuses and attacking real problems. It is a sad reflection that many men of high financial position and of influence, a year ago, are discredited—are as dead as Russian naval officers who went down in the Pacific and for the same general reason—they were parts of an autocratic system that no longer has a place in the world. The difference is that these financial captains fell also because of their own loss of character. Public opinion may demand that directors direct and that money which men and companies hold in trust shall be strictly accounted for. That is a great gain.

It has been a year of wholesome lessons for the labor unions. Their excesses of

tyranny over their own members and over many communities have provoked a campaign for the open shop that, it is hoped, will give a new and better turn to the power of the unions—a turn toward the development of individuals rather than the mere marshalling of an army to fight battles, whether in good or in bad causes, and always to the disturbance of industry.

In the practical application of science, the extension of the use of electric power has been noteworthy. It has not been a year of revolutionary inventions but of steady development. It may turn out that the work announced at the Paris conference for the study of tuberculosis by Dr. Behring toward finding a preventive of the disease, as he found a preventive of diphtheria, may bring another safeguard to human life greater even than the safeguard against smallpox.

In speculative science a new era has been opened by the continued discussion of radioactivity and related phenomena, including biological phenomena (if that be what they are), such as Professor Burke observed when he discovered "radiobes." The evolution of inorganic matter has superseded in interest the smaller field of speculation and of observation in the evolution of organic matter—except the continued study to discover the very beginnings of life.

The perfected storage battery upon which Mr. Edison has been at work is not yet on the market, but the problem of making it is a kind of problem that it is safe to assume will be solved even in our day.

Few men know the steady and remarkable advance that is made in the world of applied science. A new convenience appears; we accept it with momentary wonder; we fall into the habit of using; and we cease to wonder at anything. Consider, for instance, how the wireless telegraph station at Washington picked up a message that the *West Virginia* off the coast of Florida sent to a ship; and by this "picked-up" message the country heard of the President's progress from New Orleans homeward. "Wireless" is already become our conventional servant.

Among the events of the year that ought not to be lost, in the field of applied science, are the successes of the Japanese sanitarians and surgeons in preventing diseases and in healing wounds during the war. If typhoid and its kindred ills were warded off from a whole army in Manchuria, there is ha good excuse for peaceful communities United States to suffer from them.

The out-door life claims more and of the time of the American people. automobile is the latest toy of the Although motoring is not as wholesc pastime as golf or horticulture, it v one's acquaintance with the earth eve does not deepen it. But the increasin of the country as distinguished from the must be regarded as one of the most s cant and healthful facts of our time. I tinues to spread. If our moralists still reason to complain of unwholesome in our playhouses and unwholesome on our bookstands, they must rememb ever-increasing volume of books on tre flowers and the garden and animals a the out-door world; and these work fo strengthening of the nation's fibre.

The years that keep a diary durin decade will all have to make an entry the Panama Canal. Bravely started work suffered a certain set-back beca mistakes that were natural if not unavoi Our engineers and agents of all sorts more or less ignorant of tropical condi and a more difficult problem of sani and of sane management generally than on the Isthmus has never confronted men from a more northern climate. are making good progress toward sanitation. Whatever blunders of ine ence we may commit, the work will g ward on this most interesting engin and commercial enterprise that any has on hand.

Likewise we, in common with the Western world, have learned a good of humanity in war from the Japanese. important than such a lesson itself i widening of our thought that it causes- a "pagan" people should outdo Chr peoples in this respect. The world will again be as narrow as it was before the Japan.

In fact, in any fair review of this notew year—the great year of the beginnings c freedom for both Japan and Russia, ar year of President Roosevelt's rise t highest degree of popularity enjoyed b public man in recent times—it must b that it has been a year of definite actio of broadening vision and sympathy.

PRESIDENT HARPER OF THE UNIVERSITY OF CHICAGO*

THE CHARACTERISTICS AND METHODS OF THE MAN WHO BUILT UP THE MOST DEMOCRATIC OF AMERICAN UNIVERSITIES—AN IDEALIST WITH HIGH, PRACTICAL ADMINISTRATIVE ABILITY

BY

JAMES WEBER LINN

SOUTH and southwest of the spot where, surrounded by parks, lie the quadrangles of the University of Chicago, stretch miles of miasmatic vacant lots, the neglected backyards of an enormous city—wastes ugly and unattractive. Yet they are like the land Dr. William R. Harper saw, less than fifteen years ago, when he looked over the ground on which the University of Chicago was to be established. Over the chances of the new institution hung the gloom of the failure of the Chicago University, which had languished for years and been dragged down by debt. The people were either apathetic or hostile.

The apathy rose, in part, doubtless, from the fact that the Columbian Exposition then excluded everything else of merely general interest, but the hostility was the result of another cause. It found expression from ministers who preached against the acceptance of "ill-gotten gains"; in cartoons numerous and savage; in the assertion of a professor in Northwestern University, that the students of Chicago were "oil-soaked." It was charged with personalities and bitterness—a hostility that has been hard to combat.

Yet to-day the University of Chicago is secure. Housed in more than thirty buildings which represent four million dollars; having an endowment of twenty millions; with a faculty of more than three hundred, and 4,500 students—it is third in size and wealth among the universities of America.

The worth of an educational institution, however, does not of course lie in material possessions, but in its spirit, influence, and ideals. "The best college," said Garfield, "would be a student at one end of a log and Mark Hopkins at the other." The question is, what is the University of Chicago doing and teaching?

The answer to these questions can be found only in its president, William Rainey Harper. For the notable thing about the University is neither its rapid growth, nor its size, nor the place it has in the public eye (although these are all remarkable enough), but the fact that it is the expression, more accurately than any other similar institution in the world, of the ideals and individuality of one man, Dr. Harper. Harvard is not Dr. Eliot, nor Yale Dr. Hadley; but the University of Chicago is President Harper. Balliol in the days of Jowett was not more unmistakably stamped with the character of its great Master. That Mr. Rockefeller is responsible for the founding of the institution, no one denies. He gave the first million, and has given millions since. But the real father of the University is the man of whom the University is but the exponent, Dr. Harper.

The accuracy with which the University reflects the man might be illustrated by the condition of athletics in the University. The attitude of President Eliot and the open hostility of President Angell have no effect upon the athletics of Harvard or Michigan; university sentiment controls them. But it is different at Chicago. There one finds little demand and little support for athletics. The students are too busy to care much to compete in games. Yet the institution stands very high among its more enthusiastic rivals in all branches of athletics except baseball. The explanation lies in President Harper. He believes in athletics, but he does not believe in excessive athletics, and the University, in this, as in everything, shares his belief.

*This article is put to press while President Harper lies with cheerful courage in the grasp of an incurable malady.

To understand the University of Chicago, then, one has to understand President Harper. But it is impossible to reduce him to a formula, or sum him lightly in a phrase. In his character, energy and a practical democracy are obviously fundamental, and any sketch which failed to make them prominent would be misleading. It is these two characteristics which most plainly show in the young University over which he presides, for he is a born organizer, with an amazing faculty through the mastery of details to impress himself deeply upon an institution.

But he is more, for he is also an idealist. His conceptions have not infrequently the haziness, and the magnificence, of dreams, and once and again he has failed because he was blinded by visions. It is idealism which has made him urge new theories and new methods alike—which (in the effort to correlate primary, secondary, and university education) has "littered the campus with kindergartners"—which, disregarding many a well-worn idea which had been fancied fundamental, put in practice many a new principle "to make Quintilian stare and gasp." He was an innovator twenty-five years ago, and he is an innovator now.

It is this idealism that has caused him to be called a radical by people who mean the term, when applied to an educator, to stand for something infinitely futile or infinitely dangerous and bad. Yet it is this idealism that lifts him above the mere executive, and gives him power over hearts, so that those who work with him become devoted to him with their strength and soul. It is this idealism which must prevent the University, so quick-sprung into largeness, from being merely a material success, and which must confute the charge which is often brought against him, that his aims, like his methods, are commercial.

Certainly his methods are, in part, commercial—that is to say, the part of the University which is business he manages as business. His Board of Trustees is a board of real directors, meeting for careful, detailed supervision and direction of affairs. The members are chiefly Chicago business men of high reputation. The Board is widely different from the old ministerial board, assembling once a year to read the minutes, pass a vote of confidence, and adjourn; one sees the advantage of a tincture of mercialism.

President Harper has been called a tator," a "Napoleon of education," wh these may be; yet it is Dr. Harpe perceiving the need in so large an inst of an able corps of advisers, has in real sense organized this Board, an himself put dictation beyond his pow is true that the President's influence w Board is great; but in an active body includes such men as Martin A. R Charles L. Hutchinson, and Enos I plans must win consent by their own

Again, like other men who know th of business, Dr. Harper understands th of advertising. He showed this at the when he chose the faculty. He und the temper of his time; if the new ent were to succeed, it must from the first attention. Every one of his advise oldest and most trusted friends, said th thing: "Get a body of young men, w be moulded to your plan, and who wi up with the University. Older mer ticularly older teachers, are too groun their own ways to permit any harmony a large body of them, selected from al of the country and set to face a new pro Dr. Harper realized that the faculty be made up of men not only of ability, reputation. If he could get men who pull at all, he had confidence in his po get them to pull together. Therefore himself the task of inducing the most nent specialists in the country to throw i lot with the new University.

He made mistakes, he caused burnings, he almost disorganized on known institution of research in the from which he secured the heads three principal departments, but he suc in his aim. His confidence in himsel confidence in others; there are men University of Chicago who came years ago on the bare assurance that ' thing would turn up" to pay their s next year. Something always turne Even yet a touch of Mr. Micawber's co philosophy is observable now and then President. It is a part of his idealism.

The men he got he kept. No one h voluntarily left Chicago to accept a p of equal rank elsewhere. The head department in a large and influenti

versity, when called from Chicago to his present place, offered to remain with Dr. Harper for a salary two-thirds what the other institution offered. The reason is simple. At Chicago men are recognized as men, not treated as mechanics. The President believes in growth. A department was asking promotion for one of its instructors. "Mr. Blank did the best work last year of all our younger men." "What I want to know," replied the President, "is whether he is doing better work this year than last."

But to this belief in the necessity of constant growth, Dr. Harper adds an understanding of the conditions in which growth is possible. Instructors are given every opportunity to cultivate their powers. In a certain scientific department at Harvard, chosen at random for comparison, the average number of hours of teaching required per week of each instructor is twenty-one; at Columbia twenty-one; at Chicago fourteen. "Extra work" amounts at Harvard to five times, at Columbia to three times as much as at Chicago. In a department of liberal arts the figures are, Harvard fifteen hours a week, Columbia fourteen, Chicago ten; and the extra work is vastly greater at the older institutions. "Spare moments for special research," writes an instructor at Harvard, "are luxuries which few of us can afford." Said an instructor who occupies a similar position at Chicago, "I give at least as much time to private research as I do to the University." Comparison of Chicago with other Western universities makes the amount of leisure permitted to the instructors at the former seem almost startling.

Yet Chicago is not rich. No man or institution is rich when proper expenses exceed the income. Hence the University pays for this leisure for its instructors by sacrificing other things. It is a leisure which means fewer courses, a smaller range of studies. It means not only a smaller faculty, but fewer courses under each instructor. It results, not infrequently, in an inconvenience to students who would like a wider choice. But it is used honestly and it develops the instructors; and what develops the instructors must raise the standards of teaching and of study.

The income of the University, it is true, is large—nearly three-quarters of a million dollars a year. Since his first gift, not only has Mr. Rockefeller added many millions, but others have contributed nearly five millions more. The question is, why? Mr. Rockefeller, like every other large giver of late years, exacts the most careful stewardship. He throws no good money after bad; he does not give a single penny unless he has reasons plenty as blackberries for so doing; and he is preëminently not a man to be deceived. Furthermore, educational daughters of the horseleech, crying "Give, give," are spread thick from Maine to California, all (to use Dr. Harper's phrase) in "a receptive attitude." They must be: education costs infinitely more than students can pay for it. Why then have such great sums been placed in the hands of Dr. Harper, except because the demands of Chicago are put in a way that is definite and clear, and the funds of the University are administered in business fashion, without waste?

The energy of the President is both the despair and the admiration of those who know him. His driving power is extraordinary. Said a member of the faculty, "Dr. Harper knows all about the 'eight-hour day.' He puts in two of them every twenty-four hours." For years Dr. Harper went to bed at midnight and rose at five. To a theological student downcast because he could arrange no hour to meet the President for advanced work, Dr. Harper said, "Are you free at five-thirty in the morning?" "Yes," was the startled answer. "Then come every day at that hour"—and the arrangement was concluded on that basis.

His eagerness for work is no less astonishing. In 1896, when the University was still in swaddling clothes, the President was asked to accept an appointment to the Chicago Board of Education, and for a year he was the most prominent member, attending every meeting and serving as chairman of its most important committee. There is inside history that will sometime be made public about the work of this committee, making an interesting chapter, that will illustrate another of Dr. Harper's traits, fidelity to an ideal and loyalty to men who represent it.

The President's energy has not infrequently led him astray. He has accepted responsibility not only for the general conduct of University affairs, but for minute details—the reading of proof for convocation programs, the formation of University processions, the

discipline of unruly boys. He has hours in which he sees anybody who comes—a Russian Jew making application for a scholarship; a good Baptist from Kankakee, complaining that dancing is allowed in University buildings; a student asking whether he should accept a position and cut short his education. It is told that, receiving from a confiding parent a letter asking him to meet at the train a freshman girl, he sent his eldest son, with apologies that an important engagement prevented his own presence.

His democracy is, one fancies, less the result of emotion than of theory. He believes in democracy, rather than feels it. But the belief has become a part of him, and one sees it working out in practical details. He showed it in the arrangement of the college year. At the foundation of the University, he declared for a system that would put higher education within the reach of the greatest number. The result was the so-called "quarter system," under which a student may do three months' work and leave until opportunity enables him to come again. The usual arrangement contemplates a year of study.

Under this arrangement, courses follow each other in a continuous procession and without halt. Work goes on in the summer quarter under the same instructors and counts toward the same final degrees as in any other quarter. This system is the logical development of the idea of summer schools.

It was Dr. Harper, too (then a teacher in the Morgan Park Theological Seminary), who established twenty-five years ago the first summer school of higher education in America, and he was for a long time head of the Chautauqua Institute of New York. The summer quarter has become one of the busiest in the year. From the West and the South teachers pour in by thousands—nuns, Negroes, Armenians, Chinese, a sprinkling of New Yorkers and New Englanders. In the summer, likewise, the democracy of the University is most manifest.

Yet the regular student body, also, offers most abundant material for sociological investigation. The man "working his way through college" is common everywhere, but only at Chicago is he the rule, not the exception. Such students constitute the membership of the clubs and hold the presidencies of classes and the chairmanships of committees. Of money as a social standard they a made aware. One out of five hundre to the lecture hall in his automobile; walk three miles each way to save ca Inquiry has failed to disclose a single s who admits spending $1,200 a year. W like men, earn their own way—not a them by doing housework. Personali achievement are the criteria of promine

One indirect result of this is the g willingness of instructors to give graduate courses. It is easy and pleas teach students who are anxious to lear these students, who have calculated th or four years taken from their lifeti college study as an investment they afford to lose, are usually almost pa anxious.

There are exceptions, especially amo women; but the great part care le culture than for preparation for life. horizon is the near horizon of thei Western prairies; of Michelangelo and l they have not heard, and they do nc "what song the sirens sang, or the Achilles took what time he hid l among the women." College is a pl with them; its object not a vague "culti of the mind," but the attainment of d knowledge and the discipline of their to think. Among such students, esp in the scientific work, high standards sort they aim at are easy to maintai

The effect of this upon "college spirit the attitude of the alumni toward th versity has seemed unfortunate, but foreseen. Dr. Harper felt that he choose between two ideals. Loyal "Alma Mater" which finds expressi undergraduate songs of praises and ch and which brings back graduates yea year to reunions at commencement-ti loyalty founded on the idea of the coll separate from the world; it is clique-lc and is dissipated in proportion as an i tion grows away from the old aristc academic ideal. At Yale it is frant Harvard less so, at Chicago, and Clar Johns Hopkins it can hardly be said to The Alumni Association of Chicago is but a name, and the Alumni Club, the ization of the men who live in the cit joke.

The alumni of Chicago seem for the part no more bound to their Alma Ma

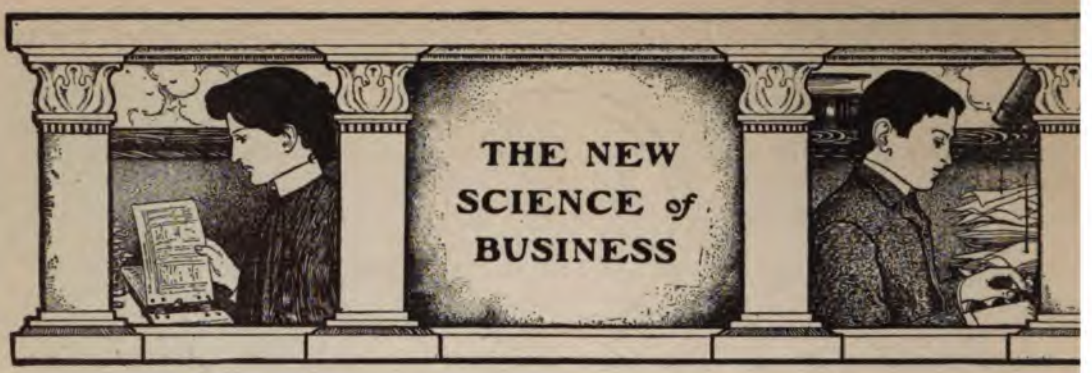
ties of affection than the graduates of a business college or of a night school. The undergraduates are openly indifferent to all but the intellectual aspects of the place. They do not support athletics; they hardly go to the games even when admission is made free. The students' social unit is the fraternity, not the University. The ordinary student activities are carried on almost entirely through these associations. Hundreds pass through the University every year without a shadow of emotional consideration for it; life to them is a business, and these their days of apprenticeship.

College life at Chicago, then, has been robbed of its traditional sweetness. It would be quite false to say that Dr. Harper is content to have it so. Plans are under discussion to combine the breadth of the present, or university, ideal with the intensity of the older college spirit. This is the plan of Oxford and Cambridge; it leaves the graduate schools as they are, but provides for a number of colleges among the undergraduates, separate from each other in all respects, but combined with the graduate schools to form the University. The President heartily approves of this plan. But he does not hesitate to say that in the beginning he imposed the new ideal upon the University with his eyes open to the consequences, and that he watched its workings calmly and without regret. Every attempt of the students to return to the pure college traditions he has strenuously opposed. Hazing and rushes have never got beyond feeble beginnings. The result is a university for hard work.

A third trait of the President which one finds impressed on the University is tolerance. He is essentially open-minded and quite willing to confess a change of view. The only restraint upon the speech of instructors is their own judgment and their well founded fear of lying newspaper reports. It is current University gossip that the President retained one man on the faculty for three years in the face of steady opposition by the department with which the man was connected, saying that "the newspapers and the public had not given him a fair chance." When this instructor finally did leave, yellow journalism launched one of its bitterest attacks upon the President for his denial of the right of his professors to free speech! Very free speech prevails in the faculty meetings. The early warning that "older men could not be brought into harmony" was wise. If Dr. Harper were a man to be bullied, he would sometimes have been bullied out of the room. But the testimony of those who support and those who oppose his theories is alike in this: he has no memory for personalities. He never indulges in them, and he never recollects them.

His tolerance is shown too in religious matters. His own religious beliefs, not only by the testimony of friends, but as in his recent books, are straightforward, indeed naïve. They are neither new nor complex; they are articles of faith, not products of the reason; they give no effect of having been thought out at all. One is almost tempted to call them artless. One would expect a man who holds beliefs as simple as these to be dogmatic, as Gladstone was, or else not intellectual in any way. But Dr. Harper is at once a keen theologian and essentially a liberal, a student of church history and a man of prominence in the "higher criticism."

He lacks one quality, however, which though it gets many men into difficulty, often makes them loved: he is not impulsive. He is a planner, cautious and systematic. He drew up a plan for the development of the University before he set foot on the ground; and in main outlines that plan has been adhered to. He talks pleasantly, but he will not be "drawn out." While he is speaking most freely, he is most certain what he is about to say. Sometimes one questions whether this caution is not an acquired trait. This refusal to commit himself, which has sometimes provoked the charge that he lacked tact and has created the belief that he regarded the city as an annex to the University, has afforded opportunity for local prejudice against him, and sometimes other things have increased it. Yet he has not been a prophet without honor in his own country, though he has been a prophet not without enemies. But the enmity has disappeared. The meaning of his work has gradually become apparent. Recognition from without has led to further recognition at home. The influence of departing students has made Chicago a mecca in the world of study, and at last the purpose and the success of his work are understood, and the personality behind it has come into appreciation.



ORGANIZATION FOR QUICK RESULTS

BY

KENDALL BANNING

A NOTABLE example of the kind of system that "gets the thing done" is furnished by a small manufacturing city in Maine.

Seven months ago the site of this city was a wilderness. A large paper company, in seeking a site that would involve maximum returns from the minimum cost, found that at this point land was cheap, power was furnished by a river, and raw material was available in the form of forests. The problem resolved itself not only into a means of utilizing these natural forces, but of utilizing them as quickly as possible. The returns from the invested capital could begin to flow only with the motion of the factory machinery; hence, to save money, the wheels had to go around as soon as possible. The same problem at some time confronts the executive heads of every growing industry.

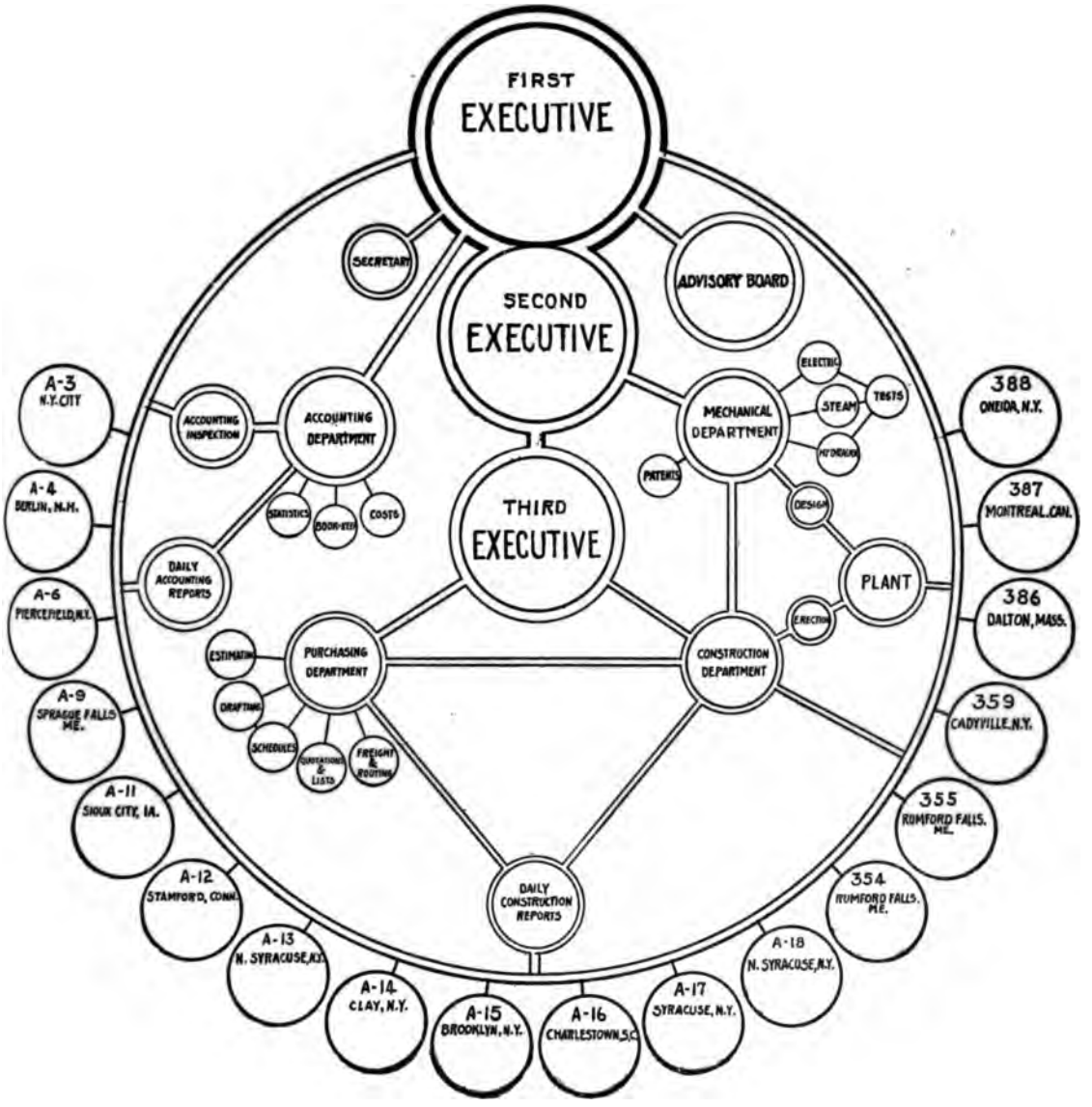
On April 1st of this year a contract was signed, by the terms of which a New York contractor was to build a complete factory town on the site selected. The contract involved the erection of a concrete dam 2,000 feet long, of pulp, sulphite, and paper mills, machine shops, a hotel, residences, stores, a church, a school-house, passenger, freight and terminal stations, and a railroad.

The "advance guard" of the undertaking consisted of six men, who traveled to the site of the town on snowshoes. These men hired local labor and built bunk houses for twenty-five, the twenty-five built quarters for a hundred, the hundred for a thousand. The town was mapped out and a four-mile railway built to connect with the trunk line. Supplies were shipped directly in time to give prompt employment to every Indeed, so rapidly did the builders move they kept ahead of the engineers—an ex tional achievement in construction wo

In six months the roofs were on buildings. In two months more smoke be coming from the factory chimneys. total period of eight months a trac wilderness will have been converted in thriving industrial community, with a p lation of 3,000 and a property value of than a million dollars.

The rapidity with which the work was can be explained only by the organiz by which the departments are kept in a sta readiness. This organization is illustrat compact form by the accompanying char

The general organization is indicate the circular "contract line," within w appear all the home office departments, nected to show the routes of authority. department has a head and assistant he whose authorities are assumed by the in command in cases of absence—a "dupli part system" analogous to the supply sy which controls the mechanical equipm Outside this circle, but connected to it, ap the names of the architects or engineer charge of the "jobs" which are being exec by the general organization. To each of t jobs a number is given by which, for purp of economy of time, that job is kn These "jobs" report daily concerning progress of the work. From these rep the home office is able to regulate the fluct ing demands for labor and material, and uniformly to dispose both where and w needed.



I.—HOW A GREAT ENGINEERING COMPANY DISTRIBUTES THE MANAGEMENT OF ITS BUSINESS

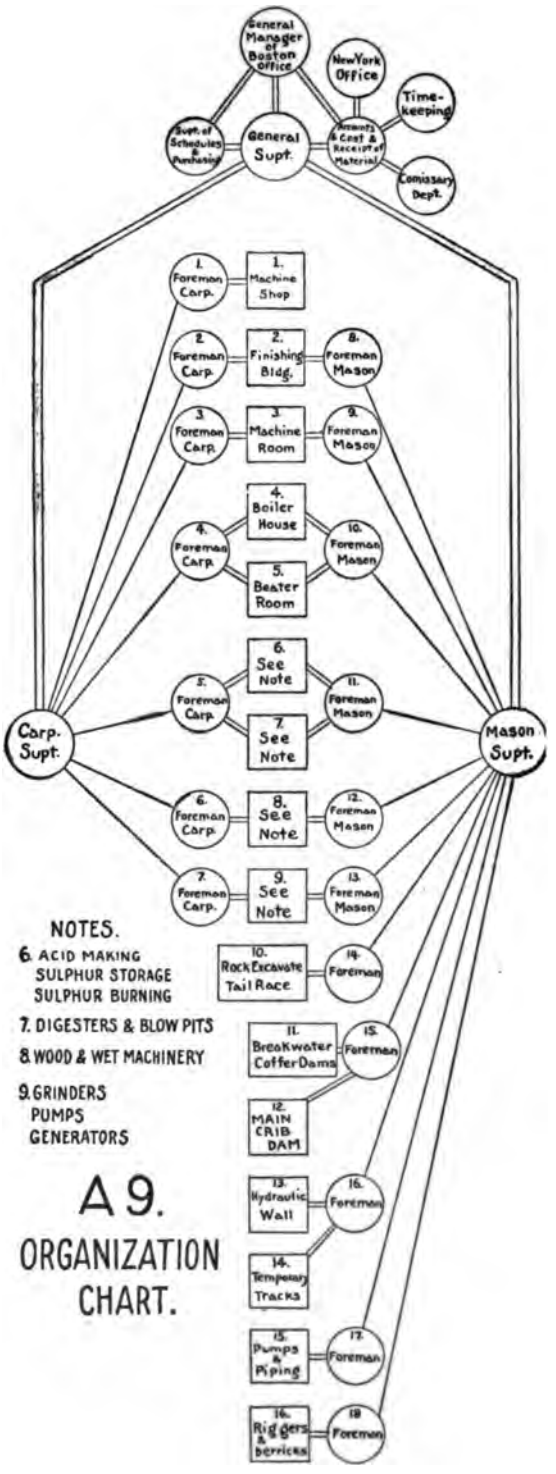
Chart of responsibilities of officers and department heads. The small circles outside the largest circle indicate the location of the company's contracts

The purchasing department is subdivided so that each of the divisions has a definite work to do. Thus the "quotation department" must keep a live list of the various kinds of materials and prices in every vicinity where a job is under way. In this way time and money are saved in the transportation of material from the nearest points.

The general accounting department is supplied with information daily by the superintendents of the various jobs. These daily statements are issued regularly to the contractor's customers, whose payments are made on the cost plus a fixed-sum basis—a principle which is rapidly coming into favor because of its fairness to contractor and customer alike. These reports are verified by traveling inspectors, who check the superintendents' records.

When a contract is secured, the work on that job is organized along the same lines as the general organization. The first step is a shipment of tools to the scene of action. Next an executive head is appointed, and the various classes of work are grouped into numbered departments, each with its execu-

tives. Thus, in the building of the town referred to above, the work was promptly



II.—ORGANIZATION CHART OF A SINGLE JOB

Besides the general plan of management (chart I.) each contract has its special chart of organization

placed in charge of a general superinter whose lieutenants were the carpenter an mason superintendents. Under each of lieutenants are grouped the depart over which they have control. The departments which involve the duties of are shown in the diagram. By means c chart—which in its final analysis is n a graphic representation of the rout authority—responsibility may be placed out delay and impediments in the rout work located and removed. Even a new can tell by a glance at it who is respo for any part of the work.

The perfection of the mechanical equip is a large element in the success of s rush order. The speed with which the walls were erected was due to adju scaffolds used on both sides of a wa means of which twice the usual numb bricklayers were at work at once. scaffolds were raised every few moment gether with the breast-level shelves on the brick and mortar were placed and formed a part of the scaffold. In this the efficiency of the labor was incr by an economy of action. It is estir that by this simple contrivance a brick with a capacity of a thousand bricks a who stoops to raise each brick an av height of five feet, saved the energy req to raise one brick two miles. Supplies transferred from the cars to wagons, were driven on plank roadways up t third floor, thus eliminating at least o the customary rehandlings. Concrete made automatically by machines, into hoppers the ingredients were dumped, ured, and fed into the mixers. Part c wall of the 2,000-foot dam was utilized walls for a number of the factory buil thus economizing structural work. The organization of the "job" made it po thus to get the best results out o equipment.

In few lines of activity is time some placed at a higher premium than i building trades. In no part of the worl time been economized in structural more than in the United States; and pe never has a business organization an systems which support it found a picturesque means of proving itself th the erection of this, the most rapidly "made-to-order" town in the world.

A GREAT NATURALIST

MR. WILLIAM T. HORNADAY, besides the official title of Director of the New York Zoölogical Park, enjoys the enviable reputation of being the best-known all-round naturalist in the United States. He is not only an authority on natural history, but he is known to travelers and collectors all over the world. Wherever men are catching wild animals his name is familiar, and if they succeed he is likely to hear about it. One night two months ago he received a cablegram at his house. A young elephant had been caught on the French Congo and was at once offered for sale to him. From his knowledge of the animals of that region he knew just what "points" the specimen would have. He immediately cabled his acceptance of the offer, and the animal is now in the Zoölogical Park. Not only is he likely to hear about animals that have been captured, but if he wants one he usually gets it. He wanted a certain lion of which he had heard, but the Zoölogical Society did not have the money to pay for it. He forthwith wrote to Mr. Carnegie, whose respect for Mr. Hornaday's unselfish solicitude in keeping the Zoölogical Park collections up to the highest point of public service was so great that he at once sent a check with which to purchase the beast.

The keen interest which Mr. Hornaday has always had in natural history would inevitably have made him a naturalist; his conscientious and painstaking disposition has made him a great one. In his writing, if he comes to even an unimportant species about which he has not all possible information, he stops until he gets it. It may be that he has to write to India or Africa. He may be able to secure the information in New York. But, wherever it has to come from, he gets it.

Although Mr. Hornaday is a naturalist, he is also a thorough sportsman, and there are very few men who have killed more kinds of big and little game than he has. But his hunting is more for science than for sport, and he never descends to butchery. Besides the game of our own West and British Columbia, he has hunted in India, the Malay Archipelago and South America. The most important animals that have fallen before his rifle are the elephant, orang, tiger, grizzly bear, puma, Indian bison, buffalo, mountain sheep, mountain goat, antelope, and about a dozen kinds of deer. He has also discovered various new species, among them the saddleback mountain sheep of Yukon Territory. Mr. Fannin, of the Provincial Museum at Victoria, B. C., had the skins in his possession, but he did not recognize that they belonged to a new species until Mr. Hornaday pointed it out. The sheep were named after the curator, *Ovis fannini.*

The work by which Mr. Hornaday is best judged is the New York Zoölogical Park in the Bronx Borough of Greater New York.

Instead of the time-honored "Zoo" with its cluster of evil-smelling frame houses littered with peanut shells and lunch papers, he has made it a clean, well-kept park of great scientific and educative value. Wherever possible the animals are shown in at least an approximation to their natural surroundings. The houses are built particularly for certain animals, and are not only adapted to their needs but are also arranged to show them off to the best advantage. In the aquatic birds' house, for example, the unsightly dead walls have been made attractive by being painted with scenes of the natural haunts of the birds. Mr. Hornaday receives daily reports from the curators of the various departments, but beside this he makes a personal inspection every day and keeps in touch with everything that is going on. Already in England, France, and Australia the Zoölogical Park has been described in magazines as "the greatest Zoo in the world," unique in conception and design, and grand in execution. The New York Zoölogical Society is to be heartily congratulated upon its work thus far.

HOW "WIRELESS" IS USED

A NEW YORKER had just received a wireless telegram from a friend on board ship returning to America. "I'd like to know more about this 'wireless,'" he said.

"You don't know what a queer sensation it was to get that message. It came off that ship, right out of nothing."

These "messages of courtesy" are a large proportion of the regular messages now sent by wireless—perhaps as high as 30 per cent. of the total. Home-coming travelers herald their return or receive wireless welcomes a day's voyage out at sea. The "wireless" companies observe that more messages are sent by passengers than are received by them, probably because the apparatus is continually advertised to them on shipboard. A young woman, announcing the time of her ship's arrival to her family, recently became a national news item for a day because wireless receivers 1,500 miles away in Kansas "picked up" her message.

But messages of this kind are necessarily limited in number by the size of the passenger lists. The value of wireless as a convenience, and its profits to its owners, lie in its serious business uses. The greatest of these at present is as a medium of communication between ship captains and ship owners. For example, before the installation of wireless, the captain of a liner could not know what docking arrangements had been made for him until he received them from the pilot's boat just outside the bay. To-day he gets these instructions 100 miles at sea, with the result that by the time he steams into port he has the passengers' baggage on the side of the deck next his wharf. This is only one of its conveniences. Owners of trans-oceanic freight steamers now instruct their captains what port to make, as far out as the Nantucket lightship.

Many newspapers get their reports of yacht races by wireless; incoming steamers are reported by it to the newspapers and the hotels; a notable interview with a Russian diplomat was flashed to a New York daily by its correspondent on the diplomat's vessel; and on several of the larger liners a daily newspaper bulletin is published from "special despatches by wireless."

Wireless also serves as a substitute for a cable between the mainland and storm-bound islands. The Canadian Government uses it in connection with its lighthouse service.

There are also some wireless stations inland, operated by the Atlantic DeForest Wireless Company. This company is competing with the old-line companies for ordinary commercial business between its stations by offering its service at a rate which avera cents cheaper on every message. Th tions are New York, Philadelphia, Cl Chicago, Kansas City and Denver. V San Francisco office is completed, t pany expects to be able to send mess relays, from ocean to ocean. The co tions of the De Forest Company are P Maine; Boston, Mass.; Providence, R. Haven, Conn.; Bridgeport, Conn.; Ne City; Seabright, N. J.; Atlantic City Hatteras, N. C.; Savannah, Ga.; Ke Fla.; Havana, Cuba; Mobile, Ala Orleans, La.; Southwest Pass, Miss., a veston, Tex. The company is buil Charleston, S. C., and Jacksonville, F system is installed on steamers of the l Savannah, Maine, Quebec, New York ar Rico, Red D, and Tampa steamship li

Messages from these ships to sh from $1 to $1.50 for ten words, and s eight cents for each additional word.

The American Marconi company, confines itself almost wholly to maritir ness, operates shore stations at B N. Y.; Cape Cod, Mass.; Sagaponack, and Siasconset, Mass., communicati ships of the American Line and of t Star Line; and, in connection with its a (European) Marconi companies, it co cates with the ships of the Whit Cunard, North German Lloyd, Atlanti port, Red Star, Hamburg American, Co Générale Transatlantique, Holland and Anchor lines.

An idea of the total bulk of wirel sages may be gained from the followin ment of the American Marconi comp the months of April, May, and Jun During this quarter the company se private messages (23,405 words) f stations to the stations of its affiliat panies; and its stations received, f sources, 3,339 private messages, c of 38,526 words. During the same pe messages (16,283 words) were sent Cunard Line steamers, *Campania*, *Etruria*, *Lucania* and *Umbria*, for da lication on board at sea; and 28 r (3,727 words) were sent to the ship American and Hamburg lines, for the information of the current news passengers. This makes a total of 5, sages (81,941 words) from this one c in three months. The figures indi growth of wireless as a modern con

The World's Work

WALTER H. PAGE, EDITOR

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GOING THROUGH THE SHOP

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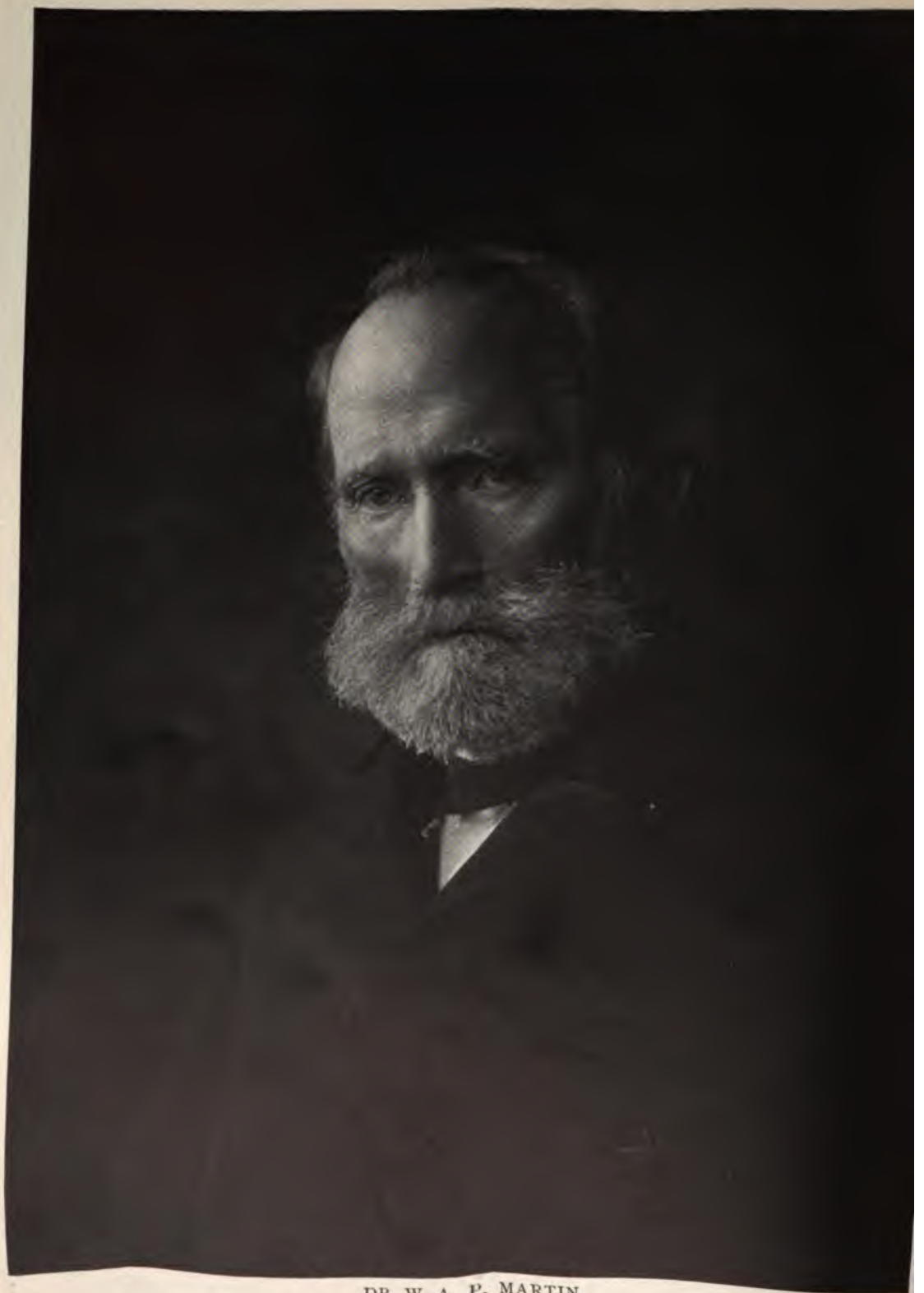
THE GARDEN MAGAZINE



DR. W. A. P. MARTIN

FOR FORTY YEARS PRESIDENT OF THE CHINESE IMPERIAL UNIVERSITY AND AUTHOR OF "A CYCLE OF CATHAY" AND "THE LORE OF CATHAY," STANDARD BOOKS ON CHINA

(See page 7124)

THE WORLD'S WORK

JANUARY, 1906

VOLUME XI NUMBER 3

The March of Events

IT GIVES one only a vast, vague idea of plenty to read that the value of the great staple crops in the United States in 1905 was more than six billion dollars. But this bounty of Nature is the very basis of our prosperity. Nor is this all that is to be said about the most valuable harvest that we ever gathered; for the most important fact is the improvement that it indicates in the practice of agriculture. It was a good year—an uncommonly good year; but it was a year also of intelligent work. We are beginning to see in the statistics of production the results of scientific methods. We have better breeds of wheat, which make larger yields, better breeds of corn, better breeds of cotton; we make better butter and more of it; and so on down the whole list of staple products. The tilling of the soil is at last coming to be with us one of the exact sciences.

The increase in the value of farms in the United States during the last five years is estimated by the Secretary of Agriculture at more than six billion dollars. This increase has been caused only in part by the growth of population; for the growth of population has not been abnormal and there are yet almost immeasurable stretches of cheap, good land—not free land, but cheap land. The increase in value has come mainly because of better methods of culture and therefore of a greater productive value. "Every sunset during the past five years," says Secretary Wilson, "has registered an increase of $3,400,000 in the value of the farms of this country."

The dullest of all dull things, as a rule, is a table of crop reports; but it is a stupid man who does not see a large meaning in such a list of values as these, taken from the report of the Secretary of Agriculture, of our farm products for 1905:

Corn	$1,216,000,000
Milk and butter	665,000,000
Hay	605,000,000
Cotton	575,000,000
Wheat	525,000,000
Eggs	520,000,000
Oats	282,000,000
Potatoes	138,000,000
Barley	58,000,000
Tobacco	52,000,000
Sugar cane and sugar beets	50,000,000
Rice	13,892,000

The enthusiasm hardly needs restraint, then, which declares that the most important work for the future of our country is the work done by our best agricultural colleges, at experiment stations, in school-gardens—by every agency which shall show the profit and the dignity and the pleasure of using the soil as an inexhaustible source of fruitfulness instead of a hard taskmaster of incompetent men—as a laboratory and not as a mine; and farming as an occupation for men of the highest training and not for the left-over man who scratches reluctant and unresponsive fields for the hard living that his own ignorance has held him down to. For instance, the story in this magazine of the prosperity of the cotton farmer in the South tells more than all the vast volume of literature about cotton that filled the world for three-quarters of a

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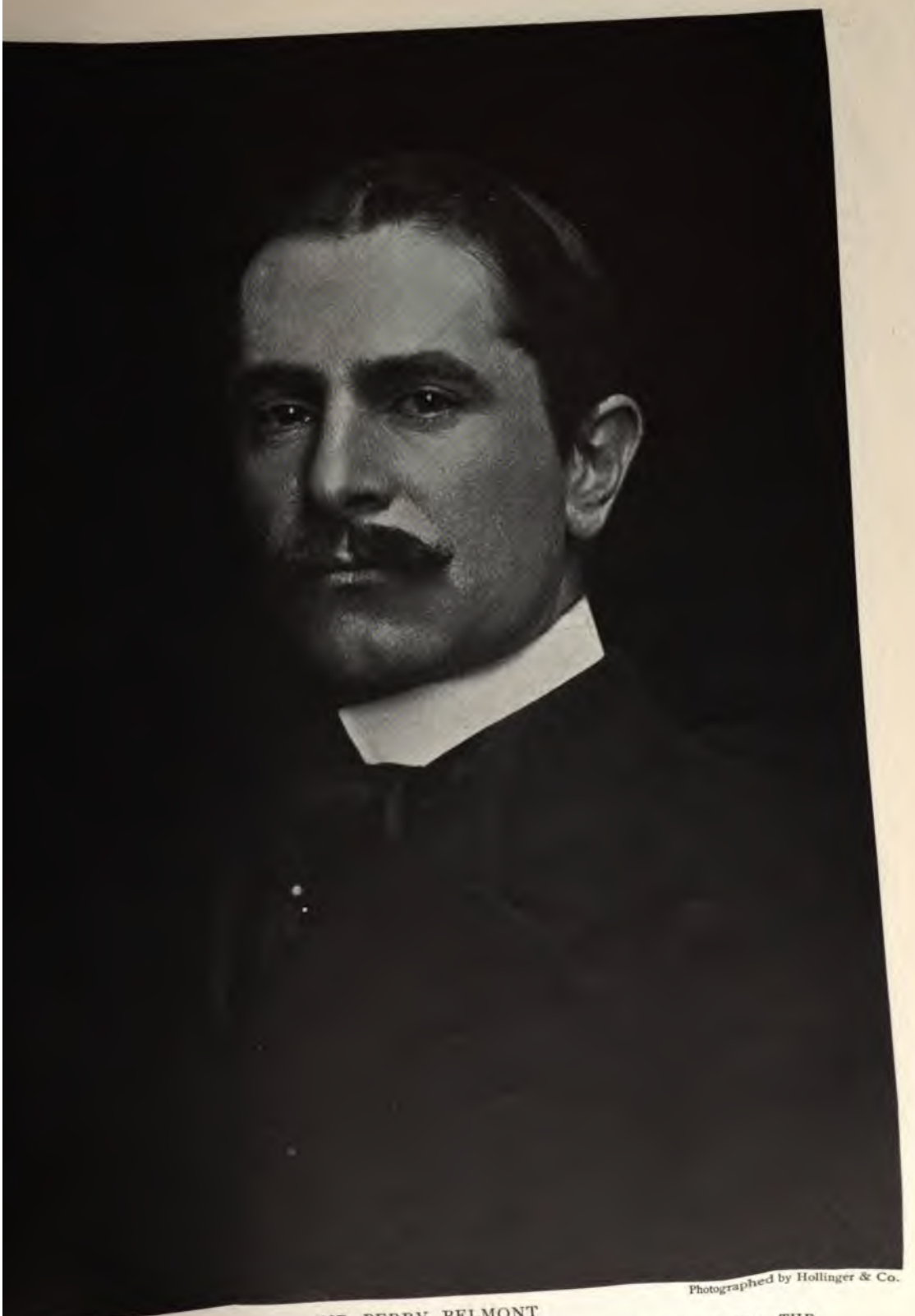
MR. BRAND WHITLOCK

THE AUTHOR AND LAWYER WHO HAS BEEN ELECTED MAYOR OF TOLEDO, OHIO, TO CARRY OUT THE POLICIES OF THE LATE "GOLDEN RULE" MAYOR JONES

(See "The March of Events"



Photographed by Hollinger & Co.

MR. PERRY BELMONT

THE ORGANIZER OF A COMMITTEE OF MEN OF NATIONAL PROMINENCE TO COMPEL THE FULL PUBLICATION OF RECEIPTS AND DISBURSEMENTS OF NATIONAL CAMPAIGN COMMITTEES

(See "The March of Events")

century of wasteful and ignorant culture, and it is a safe prediction that we are within sight of the time when the cotton-grower in the old Slave States will become the most prosperous tiller of the earth. Yet our dairies have a future almost if not quite as great; and the hay crop is a source of wealth hardly yet understood—for that matter, we are only beginning to know how to grow fruit. Almost every item in the list prods the imagination in the same way.

What a fair sight it is fast coming to be—this most productive strip of the continent that we own and are just beginning to learn to till!

THE VERY CENTRE OF POLITICAL CORRUPTION

NOW WE are getting to the heart of the matter—by the serious movement to compel the accurate publication of the receipt and of the expenditure of every dollar of political campaign funds. If this can be brought about we may not indeed be at the end of all political corruption, but we shall have taken so long a step toward it that all other steps will be easier.

Mr. Perry Belmont, of New York, has brought together on a national committee to further this movement, as regards national campaigns, a number of distinguished and earnest men, most of whom stand for civic uprightness; and, if they keep up the work in a right way, we may see such a reform brought about at last.

The old popular notion was that the use of money in directly buying venal votes was the greatest shame of the Republic. Shame deep enough surely that is; but there is a worse evil than that—the evil of corporation control and blackmail. We have got farther away from a truly representative government of the people by the use of corporation money in politics than by the direct purchase of venal voters. For the real mischief is not the direct corruption of the electorate, but the control of franchises and of legislation by the owners of corporate machinery for the suppression of economic as well as political freedom. Every boss has a financial machine of some sort; for his business requires money and his power rests on his ability to confer substantial favors or to levy blackmail—generally on both.

Take the example of the Republican machine in New York. That venerable political corruptionist, Senator Platt (whose own hands, it is said, have always been clean—what difference does that make?) testified in the insurance investigation that he received regularly $10,000 a year and sometimes more from one of the life insurance companies for the state campaign fund; and these payments were made and received and used as protection-money, of course. This is the plain English of it. This revelation caused no surprise; and everybody knows that the insurance companies are not the only victims. Everybody knows that most great corporations whose business is such that they can be "held up" are regularly taxed by both political parties—by each alike when it is in power or has hope of winning an election.

The evil is two-edged. It keeps politics and legislation corrupt and it corrupts corporation management. No corporation can honestly pay money to a campaign fund without the consent, at least, of its board of directors, nor perhaps without the consent of all its stockholders. It may lawfully make such payments, but still not honestly; for every such payment is a part of a necessarily corrupting relation. The only voter is the individual. The only proper contributor to any political fund is the individual.

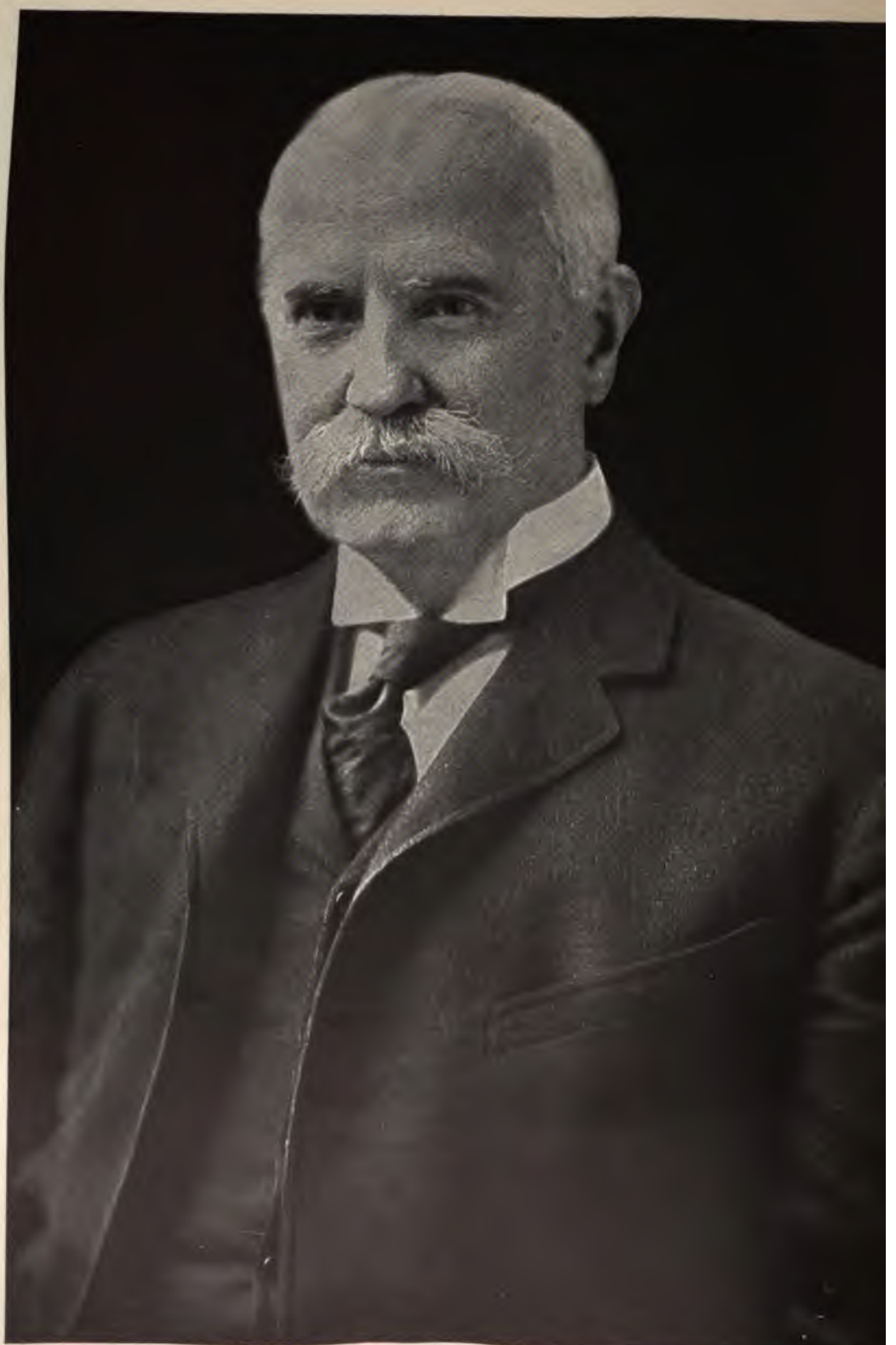
If the movement to cause an honest publication of the receipt and the expenditure of every dollar that is spent for political purposes results in enforceable laws, all other political "reforms" on the horizon will seem small in comparison. For this evil is the central evil of all our system. And the public mood is now ripe to deal with it.

THE CHURCH AND CORPORATION CORRUPTION

THE PROPER conduct of corporations, which is simply bringing back responsibility to the individual, is a religious as well as a political need. The recent Interchurch Conference held in New York adopted a resolution that

> "All unrighteous political and commercial customs of rich and poor shall be brought to the bar of conscience by faithful preachers, teachers, and publicists, and especially that the pernicious doctrine that 'corporations have no souls' shall be set aside for Milton's great teaching that nations and therefore parties and all associations are 'moral persons,' to the end that the highest standards of honor and honesty that men set for themselves in individual action may be maintained also when they act together, whether in religion or politics."

Now this is a very long-winded way of say-



SENATOR NELSON W. ALDRICH, OF RHODE ISLAND

Photographed by P

CHAIRMAN OF THE COMMITTEE ON APPROPRIATIONS AND "BOSS" OF THE UNITED STATES SENATE

(See page 1

hat men who conduct corrupt corpora- will be damned; but it says it. It says wever, in language that the corporation r who pays high pew rent will hardly ler personal. He doesn't mind Miltonian es. The only thing that will startle plainer speech and unmistakable action on that will come home to him in his life. If the church is in earnest, let it ch a man out because he pays corpora- lackmail to Tammany Hall or to Tom And let him suffer social ostracism. he will begin to suspect that the church ociety are in earnest.

it is a gain that a great church body l address itself to the subject directly, language; for it is an indication of the moral earnestness of the people whom urch represents.

CIAL PUNISHMENT FOR CORPORATE MISDEEDS

HE proper regulation of corporations is really simpler than it has seemed— uld be simpler if we had the social ge to apply the same punishment for rate sins that we apply for purely e wrongdoing. A common thief is not ted in the company of decent people, but a man who commits theft under the of a corporation is tolerated, and may be honored. A coarse, common briber unned by respectable folk. But the ger of a great corporation who bribes a tive committee or debauches an elec- to get control of a board of aldermen ny a time not held to personal social ntability. A private trustee who mis- priates trust funds loses standing. It ot been so with trustees of insurance anies, for example.

re is little probability that severe punishment will be visited on such s, at least until they are exposed by tive committees or some such machinery. e are surely moved forward somewhat cent events toward such a desirable of public opinion. In the meantime it l for us to remember that social life and ss life have all the weapons in their hands are necessary to bring corporations the same code that applies to individ- Enactments of Congress and of legis- s and all the machinery of the courts of the criminal law are less powerful than the strict enforcement of such a code of social condemnation would be.

THE PUBLIC VERDICT ON THE INSURANCE SCANDALS

THE insurance investigation has been conducted as rapidly as such work can well be carried on, and Mr. Hughes, the attorney of the Legislative Committee, has done his task remarkably well.

It would require years of inquiry of this kind to bring to light all the inner workings of the great companies; but fortunately all the details of mismanagement are not necessary for the public to make up its mind about the case. The judgment of the public is likely to be wrong about many details, but not about the main matter. And the main matter is simple.

The money of policy holders has been misapplied for personal gain, it has been used in personal speculation, it has been used to corrupt politics. These are the main items. And the conclusion that the public has drawn is that the management of these companies has been simply—rotten. The men who have managed them must go—all the men who have been real actors in this disgraceful play. The management of the Equitable was changed before the investigation was begun. The management of the Mutual followed; and there are other changes that are bound to come. There will, of course, be changes, too, in the conduct of the life insurance business. There will, perhaps, never again come a time when agents will be able to sell high-priced policies for exorbitant commissions; and the foolish "race for business" at any cost by these companies has ceased forever. Men will insure their lives with a better knowledge of the policies that they buy.

Two other results promise to follow these disclosures. They are in a sense collateral but none the less certain. The men who have profited by these loose methods will never regain the public confidence. Their exposures may be the subject of jocular remarks in Wall Street; but throughout the country they are the subjects only of the severest condemnation. In fact, many men, who were not in the inner circle of "insurance society," but who associated with these princely manipulators of other people's money, and many men who traded with them—brokers and bankers and the like—will long live under

suspicion. Some of them may live under unjust suspicion. But they cannot escape it. The country has made up its mind that practically everybody who had to do with the "insurance ring," in some way profited by it. The other collateral result is the increasing distrust of boards of directors in most large corporations. The names of "great financiers" as directors of companies will not again be good to conjure with for some time to come.

So far has the public distrust gone that men continue to surrender their policies—at a loss, of course. But they prefer their small present "surrender" cash value to their uncertain value in the future. This is a grave mistake. Every one of these companies under investigation is solvent and will remain so. The abuses that the investigation has revealed have ceased, or will cease. A policy in any one of them is safer and has a greater value now than it before had at any recent time.

But this very folly of surrendering policies shows the deep-seated distrust that the public feels, of the whole group of companies and of all the men who have had to do with them. It is an exhibition of short-sightedness in business, but it is an exhibition also of profound and widespread disgust and distrust.

THE FREIGHT RATE QUESTION—A SIMPLE PROPOSITION

IT IS too early, when this paragraph is written, to make any prediction about the passage by the Senate of a bill to regulate railroad rates. But it is not hazardous to say that the President's underlying idea has very steadily gained public favor; and it is a safe prediction that some bill, which shall embody this underlying idea, will become a law—if not during this Congress then during some other. Or, a reasonable measure failing, we shall be in danger of radical and dangerous legislation at the next turn of the opinion of the discontented.

The essential reasonableness of the President's idea has won favor as it has come to be understood. At first it was grossly misunderstood and misrepresented. He was accused of wishing to *reduce* freight rates. Any reduction, we were told, would be a severe blow at railroad prosperity and therefore at the prosperity of the country. Yet he had never proposed a reduction in rates. A reduction in particular rates might (and doubtless would) be an incident in t forcement of any regulative law. Bu as often (and doubtless oftener) such tion as the President has proposed prevent large shippers from beating rates. The aim of the President, has repeatedly explained, is to p unjust discrimination—this and r more.

The rates charged for hauling thir determined as the price of other th determined—by demand, by comp by the cost of the service and by such forces. This is not a subject for g mental determination, any more th price of any other commodity is. But road is a public servant; it can tax ind out of existence; it can make and u men's fortunes and the fortunes of co ities; and, since it owes its right to life public, the public has the right to d that it shall deal with men and comm without unjust discrimination. That whole contention in a nut shell. Wh public comes thoroughly to understan even the obstructive Senate will at l forced to yield.

A SECOND AWAKENING OF THE NORT

THERE is to be a new era of r construction in the Northweste Pacific Coast states during the next three years. Eleven great corporatio about twenty-five small independent panies have definite plans to build 6,62 at an estimated cost from 220 millions millions. Besides this, the Chicago, M kee & St. Paul road will build 1,500 m the coast, and there are rumors of a extension of the Chicago & Northwest an extension of the Chicago, Burling Quincy to Salt Lake City.

This means a second awakening of the The first awakening followed the comple the Great Northern road to Seattle, was in turn followed by the complet the Canadian Pacific to Victoria.

It would not be surprising if the ne years saw 10,000 miles of railway ad the existing lines in the Northweste Pacific Coast states. The resources o states are coming to be understood. l ters and railroad owners are not phil pists. They are business men seekin ness profits. They have carefully cal

ɔductive value of the country which
ɛk to develop.
rs. Hill, Harriman, Van Horne, Lord
ona and many others have amassed
ɔrtunes by the building of their rail-
They have made cities at Portland,
Spokane, Tacoma, Victoria, Winnipeg,
ıdreds of towns have grown up through-
egion that, thirty years ago, lay prac-
closed to commerce except along the
The values that have thus far been
ıed in this vast region are but the
ng of a growth in production, in trans-
ɔn and in wealth.

ʼHY THE SENATE IS WHAT IT IS

D frauds in Oregon, sensational magzine articles written in Boston, the ce investigations in New York, revelabout the beef trust in Chicago, the l courts in St. Louis, the large vote York City for Mr. Hearst, the agitation l against the Federal regulation of l rates—in a word, every misdeed in te activity and every protest against isdeeds, whether sane or sensational, he public thought instantly to the of the United States. There could a more startling proof of the change e Senate has undergone. The people dom think of it as a body of repreres of the States, but rather as a body esentatives of Great Interests. For er a corporate abuse is exposed, a is hit.

ling as the change has been in the s relations to the public, it has been al and inevitable change, for it is the esult of the activity of the corporation ics. The Senate is the part of the ıl Government that could most easily rolled by corporations. The Presidency be reckoned on. Even when the ıachinery moves regularly a Roosevelt ryan or a Cleveland may become a nominee. The Supreme Court is of g tenure and retains much of its dignified aloofness. The House is o the people, and its members are every two years. Moreover, every istrict in the Union has a representa-
But the Senate is not chosen by r vote—except, in effect, in recent n a few states—and a Senator's term is rs. The Great Interests have more or less control of many legislatures. It is easy, therefore, to select men of their own political philosophy. And the Senate is controlled by a few men who have the chairmanships of the important committees. A little group of strong personalities, therefore, can block or change or defeat important legislation so completely as to make the President, the House, and the Supreme Court practically powerless.

That is, in fact, the conditions under which we are now living. Senator Aldrich and the little group about him have more power to obstruct than all men in all other departments of the Government have to construct governmental policies—at least up to the point where something like a popular rebellion begins.

It is easy to call this obstructive group a criminal group—as in a way it is. But such a labeling does not explain it nor hint of a remedy. For the concentration of power in this group of men is a necessary result of the entrance of the corporation into politics. Begin where you will, you will reach this conclusion. For example, consider a local struggle for a street-car franchise in some city. The corporation that has it finds it "necessary" at some turn of affairs to control the city council or to elect a friendly mayor. The next step is to control a legislature or to elect a friendly governor. By this time the corporation has come to pay a large part of the political expenses of the city and the state campaigns, and it has developed a man—probably a successful attorney—who has acquired a skill in "managing men," who feels a larger political ambition. A senatorship in time comes within his reach. By this time he is rich; his family, too, may have social ambitions which can be (or which he thinks can be) more easily gratified in Washington than at home. To the Senate, then, he goes—a man of whom the people would never have thought for such an honor. Or the road to the Senate may be, not a street railway franchise but a railroad attorneyship, a trust attorneyship—almost any form of corporation activity in politics.

Now, most of such men are not conscious corruptionists. They are simply the natural products of a system of politics for "protecting" some "interest" or other. Their political philosophy is the philosophy of business success; and business success in corporation

life means "protection" from hostile forces in politics. For every corporation is a creature of the State and must come into direct relations with some branch of city, or state, or federal government, or of all these.

Our rulers in the Senate are, therefore, Platts because (to be specific) Platt collects money from an insurance company for protection; they are Depews, because Depew received $20,000 a year from an insurance company for services rendered or thought to be rendered. They are Aldriches, because there is a perfect understanding with such corporation-made senators that friendly interests must be protected from hostile legislation.

It is all natural, simple, inevitable; and there will be no remedy till the payment of money by any corporation for any political use shall be made a detectible and punishable offense.

THE DANGEROUS CHAOS IN RUSSIA

THE discouraging events in Russia may lead to gradual quiet by the sheer exhaustion of the disturbing forces. When the strikers, the mutineers, and all other bodies of the unrestful have spent their energies, a real government, of a liberal kind, may gradually shape itself. This is one course that events may take; and it is the course that the lovers of freedom and the friends of peace everywhere have from the first hoped for. The mere continuance of disorder is not in itself very discouraging, if it be disorder of the kind that will disappear after it has manifested itself. A population that has been systematically suppressed naturally breaks over bounds when restraint is relaxed.

The one thing that seems certain is that the old autocracy can never regain supreme authority. Conceivably a great military or popular leader might seize dictatorial power; but no such person has appeared. As soon as the people have made sure that the autocracy is unseated forever, they may become quiet and a constitutional government may be established.

But the other possible result may be the disintegration of the Empire—its division into several states. Events seem to lead more and more in this direction; and it is in this direction that the gravest danger lies. Consider the case of Poland, for instance. Russian Poland naturally desires independence and the Poles are glad to take advantage of the disorganization of the Government and of society to secure their freedom, if th But, if the Russian Poles succeed, the A and German Poles will naturally b restive under the hope of regaining national life. For these reasons, Austi Germany become interested in preventi Russian Poles from achieving autc Here we come at once against a danger gravest international complications. S danger as this from Poland exists, in v degrees, in other parts of the vast R Empire, which comprises many natio with many national ambitions more active. The danger that the Empir be split up, that a long civil war and international complications will come word, that the chaotic condition of may light a blaze of war in Europe—is danger; and it is a cause of apprehen every European capital. Until it be clear to what extent the dissolving a forming Government of the Empir reckon on the loyalty of the army, nothi be foretold; and the disaffection in the and the navy is even greater than the c world had supposed till the general br came.

Even the best-informed writers Russia have fallen very far short of a understanding of the state of society, extent of the chaos. That the aut held its power by sheer force was k But nobody knew that, when this for removed, mere blankness would be le is not a people in revolution, as revol have hitherto been known. It is chaos. the danger to the peace of the world be greater every day.

THE JEWS IN THE UNITED STATE

THE celebration of the settlement o in the United States, which 250 years ago, and the collection of a of more than a million dollars for the of the Jewish victims of massacres in I came simultaneously, reminding us rise of the race in our country and o continued persecution in parts of E The obvious moral to be drawn is the d stration thus given of the benefits c institutions. The Jews have prospere as nowhere else in the world, and w have more than a million and a half of In European capitals there are F bankers who dictate certain interna

s because they hold the purse-strings rnments; and every European country ıuch to the men of great genius that e has contributed to the arts and to ıft.

in no European country have great of them found such prosperity and so pportunities as they have found here, ew of the annoyances that spring from ·ling. It would be idle to deny that ›th give and receive annoyance; and ss they always will so long as they a separate race—in other words, so the marriage of Jews and Christians ›t become common. But these an- ·s are comparatively trifling.

ican character has proved its liber- ıd American institutions have proved ›undness under the pressure of race as most European institutions have his is the main fact to be proud of. a result of toleration and opportunity r in America has developed into the ıctical man of his race and proved his o the country. The large facts are ›le alike to Christians and to Jews. e no Jewish question.

it is interesting to speculate about e far-off future may bring. Regarded sociological point of view only, the ıce of the Jews to marry outside their a survival of a day of a narrower They have been willing to take ıge of the toleration and of the oppor- given by a democracy, but to the one l act of a democratic society they have sented. They are not willing to lose entity in the people, as the Germans Scotch or the people of almost all ıationalities are. Race is stronger ıtionality—by far. By the logic of the Jew must at some time be merged ffer obliteration here—so we may ›ut events are not always logical.

ınately, nothing worse than mutual nce is likely to come—unless the tions in Russia drive millions of the ·lass of the Jews here and thus aggra- r problems of poverty and make the in our large cities even more serious ic and municipal blots. Yet even the are less permanent than most other n our town life; for the wonderful ›f the Jew to become self maintaining kes him out of the ghetto. Econom- ically he builds himself up rapidly. Very quickly, too, many Jews abandon the orthodox faith. But they have these 250 years held their race feeling and integrity almost as stubbornly in the United States as they have held them in Europe.

SECRETARY ROOT TO SOUTH AMERICA

THE proposed visit of Mr. Root, Secretary of State, to the next Congress of American Republics, to be held in Brazil next summer, is a welcome announcement. For this is the way to go about the more or less delicate task of making our relations to our South American neighbors perfectly understood by them. At every one of these Congresses a feeling has been shown by delegates from some Central American or South American governments that the United States had a sinister purpose either in the attitude that we took in some recent discussion or in some recent event. Some of them, for one reason or another, are always suspicious of us. And there is a plausible reason for their suspicion.

The Monroe Doctrine is a declaration that an unscrupulous government at Washington might quote or twist in justification of a policy of unfriendliness to some of these states. But in fact it is a doctrine that puts on us definite obligations of friendliness. Yet many South American leaders do not understand this. Moreover, our control of the Canal Zone, and of all that this control implies or may imply in case of international trouble, has had a tendency rather to arouse than to allay suspicion of our motives. In several of these republics, too, misunderstanding or misrepresentation of the United States is a part of the stock in trade of one political party or another.

The sending of delegates of the usual kind, however able they may be, to discuss pan-American subjects with similar representatives from these Southern governments helps toward a clear understanding; but no such delegate can carry the weight that the Secretary of State himself will carry. This is particularly true of a Secretary of Mr. Root's qualities of clearness and thoroughness. His going on such an errand may make the beginning of a new era in our relations to these governments and to these peoples. His decision to go is of a piece with the energy and the frankness of the Administration.

To express it in good common speech, it is doing the job. For the development of South America in good government, in industry, in commerce, and in more helpful relations to us—this is our job, not to be undertaken in a sense of superiority but of real helpfulness and on a basis of mutual respect. The way not to do the job is to let the opportunity drift till it be lost.

AMERICAN AND CANADIAN RECIPROCITY IN MEN

THE movement of population from the United States to Canada has attracted much attention, mainly because of its novelty. But the movement from Canada to the United States is, of course, many times larger. In fact, Canada has sent us more immigrants than any country except Germany and Ireland; for the native Canadians now living in the United States number 1,200,000, of whom about one-third are French Canadians.

Boston has a larger Canadian population than Halifax, and one would not be far wrong in calling it the capital city of all the Maritime Provinces. The state of New York has a Canadian population of 117,000, chiefly English-speaking and residing in cities. There are relatively few Canadians in Ohio, Indiana and Iowa, which are a little south of the line of migration, but nearly 300,000 live in Michigan, Wisconsin, Minnesota and the Dakotas, which offered great inducements to Canadian settlers when land was cheap and the prospects of the Canadian Northwest were not so bright as they are now. In Montana there are 14,000 persons of Canadian birth, in Colorado 10,000, in Washington 20,000, and in California 28,000. Several cities of the United States have a considerable Canadian population (besides Boston and Cambridge with 62,000), such as Chicago, 35,000; Detroit, 29,000; New York, 22,000; Fall River, 23,000; Lowell, 19,000; and Buffalo, 17,000.

Some of the most successful men in the United States are of Canadian birth, among them Mr. J. J. Hill, the great railway owner and manager, and Mr. Hugh J. Chisholm, president of the International Paper Company. Two of the dignitaries of the Roman Catholic Church, Archbishop Quigley of Chicago and Archbishop Riordan of San Francisco, Bishops Anderson, Brent, Niles, Rowe and Williams of the Protestant Episcopal Church, and Bishops Berry, Fowler and Warne of the Methodist Episcopal Church, and Mr. Francis Edward Clark, founder of the Society of Christian Endeavor, are Canadians. A surprising number of educators have migrated to the United States, where there are now 13,000 teachers and professors of Canadian birth. Most of our larger colleges have one or more Canadians in the faculty; for example, President Jacob G. Schurman, of Cornell; Professor Simon Newcomb, the astronomer; Professors McVane, of Harvard; Carpenter, of Columbia; McKenzie, of Philadelphia; Craig, of Michigan; Fairclough, of Stanford, and perhaps a hundred more.

Four thousand physicians and surgeons and 3,000 engineers of Canadian birth are practising their professions in various parts of the United States, among them Mr. James Douglas, twice president of the American Institute of Mining Engineers. But if a list even of Canadian born who have become eminent in literature and in all the arts and professions and in other careers in the United States were made, it would be wearisome. The noteworthy fact is, that the few hundred thousand American farmers that are going to the Northwest provinces to develop them are only part re-payment for the much larger number of successful men of all callings who have come to the United States from the Dominion.

THE DANGER OF ANOTHER COAL STRIKE

THERE is danger and a general expectation of another hard coal strike on or after April 1st, when the present agreement between the miners and the operators expires. There are already efforts to adjust the differences, but there is a general fear that they will fail.

The settlement of the long strike of 1902 made by the President's Strike Commission was not acceptable to either side as a permanent adjustment and the period of successful operation since then has been used by each in preparation for a renewed struggle.

The opposing forces are among the best organized in America. The operators are, of course, supported by the railroads—are the railroads, in fact. The exact strength of the United Mine Workers is hard to ascertain. Estimates of the number of hard coal miners who belong to it range from 125,000 to 300,000.

Besides these the union includes nearly all the soft coal miners in Pennsylvania, Ohio, Illinois, Iowa, Kansas, Kentucky; and its membership is not an exact indication of its strength, for large numbers of foreign miners who do not keep up their membership dues regard themselves as union men and follow the union leaders enthusiastically. The estimated monthly receipts by the general union is $75,000. This would amount to $900,000 a year, or $2,700,000 since the Strike Commission's award. Mr. Mitchell says that the United Mine Workers' general treasury forwarded $2,400,000 as relief and sustenance funds in 1902. State and local unions have additional funds; the Illinois union is said to have $1,000,000 and some locals have funds of $15,000 or $20,000.

The demands that the miners will probably make are not merely for wage increases (although anthracite miners receive less than bituminous) but for an eight-hour day instead of the present nine-hour day and for a recognition of the union through direct contracts with the operators. The bituminous workers already have the eight-hour day. A demand will be made for higher pay to men and boys (unskilled) who are not contract miners (nearly four-fifths of the anthracite workers) and for a uniform scale for them at all collieries. The leaders of the miners will insist that all contracts be made with the union. Nearly all the men employed are, in fact, either members or supporters of the union.

In expectation of the strike, the operators on their side have attacked the "certificate law" through a suit brought by an individual to declare it unconstitutional. This law forbids the employment as a hard coal miner of any man who has not served two years as a helper in anthracite mining. With this law out of the way, operators could put soft coal miners at work in the places of striking anthracite workers. The operators have, of course, accumulated as great stores of coal as possible.

With such resolution and such resources on each side, the struggle will, if it be permitted to come, be long and hurtful—and the parties to it will suffer less than the general business world and private persons.

NEEDLESS LOSS ON RURAL POST ROUTES.

IT COST the American people more than $14,000,000 last year to enable the Post Office to carry on its business. If this were not money thrown away the deficit could be cheerfully borne. But the Post Office was run at a loss, chiefly because the already far-reaching rural free delivery was extended still farther, at great expense, under needless restrictions that prevent it from producing the revenue that it easily could produce. People who live on the routes throughout the country would joyfully welcome a chance to send and to receive all kinds of packages by the rural carriers within their own neighborhoods, if the Post Office Department would charge only a reasonable rate for the service. The carriers would be glad to transport them. But Congress, in 1904, forbade the carriers to handle anything but ordinary mail, thus preventing them from performing little services that they had formerly been doing for the people on their routes, and simultaneously preventing the Post Office Department from doing business as a business house would do it. For under the postal laws it would cost sixty-four cents to send four pounds of sugar by a carrier from a village post office and general store to a customer living on a rural route. Consequently there is not the free exchange in parcel mail in the rural districts that there might readily be. The horse of a rural carrier ambles along the country roads hauling perhaps twenty pounds of mail, when he might easily draw five hundred. The total waste of power in this way is enormous.

A rural post-wagon now carries, on the average, fifty-four letters and postal cards, 107 newspapers and circulars, and three parcels. This amount of mail weighs less than twenty pounds, and would about fill a bushel basket. Only twenty letters and postal cards and two pieces of other mail are collected—weighing about two pounds. The average route costs the Post Office nearly fifty dollars a month, and pays only a little more than ten dollars for business originating on it. Between the cost of all the routes and the income from business originating on them is a discrepancy of $9,500,000 a year.

Since the Government has undertaken to supply nearly 18,000,000 people on rural routes with mail matter, and has established a vast machine employing 30,000 carriers, each with a horse and a wagon, to do the work, it is a pity that the service cannot be performed adequately. If fair rates were made for rural house to house and store to house delivery the Post Office might show a

profit rather than a deficit. The Fourth Assistant Postmaster-General said in his report for 1904:

"With the establishment of a rural telephone service by private interests there has grown up a demand by the patrons of the rural service for the delivery of small packages of merchandise, such as foodstuffs, tobacco, dry goods, drugs, etc., on an order to the local merchant by postal card, telephone or otherwise. The value of these packages is usually small and the present rate of postage—1c. per ounce—is practically prohibitive."

The Postal Progress League suggests a scale of rates ranging from one cent for a one-half-pound package to ten cents for a thirty-pound package. At such rates the business of the carriers would inevitably increase tremendously. The Post Office deficit might be wholly wiped out by this one money-making improvement in service. No private business house would miss such an opportunity. No more should the United States Post Office.

HINDERING COLONIAL DEVELOPMENT

THE PHILIPPINES are hampered not only by our unfair trade restrictions, but by our laudable yet ill considered attempt to prevent land monopoly by restricting the amount that any person or any association of persons may acquire. Under the Public Lands act no person may acquire more than forty acres, and no corporation more than 2,000 acres. How this act has diverted capital from Porto Rico (where, also, it applies) and how it has thus almost wholly prevented agricultural development in that island, is explained in this issue by Mr. Lyle, in his article upon Porto Rico. It has worked equal ill luck to the Philippines, where as in Porto Rico it has continued Spanish landlordism and quite prevented the investment of capital in sugar, tobacco, cocoanut or other plantations that would develop local resource and gradually stimulate local industry. In his speech at Atlanta last October, President Roosevelt said:

"There is nothing that the islands need more than to have their natural resources developed, and these resources can be developed only by the abundant use of capital, which of course will not be put into them unless on terms sufficiently advantageous. . . . We have made the terms . . . often prohibitory, with the result that American capital goes into foreign countries, like Mexico, and is there used with immense advantage to the country, while it cannot go into our own possessions, or l develop the lands under our own flag."

The Philippine Commission last ye attention to the same facts, saying a small part of the land is held by nat that the public domain includes "m lions of acres" that will probably re occupied "for all time unless offered chasers in large blocks." It seer that a modification of our strict Publ act is necessary for the developmen island possessions.

THE PASSING OF KOREA

THE formal taking over of autl Korea by the Japanese pro sentimental regret for the practical away of a nation; for as a separate entity Korea will no longer exist. E else could happen? Nations die. K apparently dead—or so nearly dead lacked virility to defend itself eve absorption by the Chinese if the and the Russians had never existed. long time the weak state had been alt under Chinese and Japanese control.

The passing of it into a Japanese will be attended by some individual and by many personal misfortunes. large result can be nothing but the ment of the country and of the peop since some nations must live as othe die, Korea is necessary for the expa Japan.

One place where the strange par tween England and Japan breaks down difference between their chances for development. England, packed tig had settling room for her surplus venturous population in her colonies the United States. The Japanese co the larger world too late to find new settle. Their only outlet must be ol where the people have decayed. passes out of existence in obedience somewhat cruel law of the survival most energetic and efficient.

ABOUT OPPORTUNITIES

MR. CHOATE, our recent Amb to England, remarked at one dinners given in his honor early in the that he was impressed on coming hor a considerable absence with the chan are now offered to young men in the

States. Every profession is calling for capable men, great prizes await them, and financial and industrial opportunities beckon. Every man who is in executive authority has more opportunities than he has capable men to take advantage of them.

All this is true. It has always been true in the United States. But it comes now somewhat as a surprise, perhaps, because we have long been told that the organization of the great industries and even of the professions has lessened the chances for individual success.

Both assertions are true, contradictory as they seem. The chances for individual success by the ordinary man—the success that, in a sense, came at an earlier time partly by the sheer growth of population and of activity—are not now so easily seen. The man without special fitness for his task is more likely to remain in the ranks of the mere toilers than he was a generation ago.

But the man of exceptional ability has a correspondingly greater opportunity and more opportunities. The tasks that press to be done are the difficult tasks.

At the same time that Mr. Choate was speaking of the brilliant opportunities for capable men, Mr. Vanderlip, vice-president of the City Bank, in New York, was writing in the *North American Review* of the need of pensions for the old and wornout workers in the industrial ranks—private, not government pensions, of course. A considerable number of railroad and manufacturing companies have such pensions. Without them the chance for a comfortable old age is small for the average faithful wageworker. The workingman's wages have risen and the standard of comfort is higher than it ever was before, but the man who lacks the exceptional ability rigidly to save or to rise by other means out of the army of privates has no method of providing for his old age—an admission, by the way, of the essential fallacy of all those forms of "investment" insurance that have been proclaimed as the solution of the wage-earners' or salary-earners' problem of life.

But all these generalizations are half truth and half error; for the problem of success comes back now as it always has come to individual qualities. The wage-earner or the salaried man will win a competence and comfort if he have the stuff in him, now as always hitherto. The man of exceptional capacity for affairs will win the exceptional prizes. The commonplace mass will go on, as the commonplace mass has always gone on, in a commonplace way. There are some strong forces in our industrial organization that make life harder at the bottom than it was under simpler conditions—such as the impersonal nature of employment by big corporations, and the tendency of some labor unions to hold capable men down to the level of less capable men. But, on the other hand, there have been changes for the better, too. For instance, although there is little free land left, there are large parts of the Union where men enough to till the soil cannot be found—in the Northwest, for example, and in many parts of the South; and this at a time when farming is enormously more profitable than it was in the period when land could be had for the taking.

The man who has anything in him yet has abundant opportunities; and the man who has much in him, more abundant ones perhaps than men ever before had in our history.

BALED HAY EDUCATION

WHEN President G. Stanley Hall, of Clark University, in criticising the undue emphasis that is laid on examinations in college work, spoke of "baled hay education," he made a phrase that deserves sorrowful immortality; for it tells a sad truth. Examinations are, of course, necessary to regulate entrance, progress, and exit in school and college work. But to make them the sole or the main measure of attainment and of progress is to regard education as "baled hay"—as in fact much of it is.

The vast organization of "education," which is one of the noteworthy phenomena of our time, leads inevitably to wholesale activity in training—to the training of children and of youth in large groups and by machinery. This is better than no training at all. But we shall turn more and more—or return—as we become able and wise enough to do so, to the teaching that teaches, to the education that literally leads the pupil's mind out. The complaint that we often hear from old-fashioned scholars, that present methods give too little "culture," is well founded. But culture is a measure of the quality as well as of the content of a mind; and a high culture can be attained by the most modern and practical studies. Method as well as matter goes to its making. And the

"baled hay" method does not produce it—does not produce that gentleness and suppleness of the intelligence which are the marks of good intellectual breeding.

AN AUTHOR HONORED BY HIS OWN PEOPLE

THE readers of the literary magazines and of the "literary" supplements to the newspapers may imagine that all the book-writing (and bookwrighting) activity in the country is reported once, if not twice or ten times. But a man died the other day in New York of whom most of these "literary" folk never heard, but who was followed to his grave by nearly or quite 100,000 persons because of the affection that his writings had inspired. He was Nathan Meyer Shaikowitz Shomer, "the Yiddish Dumas," poet, dramatist, novelist. His plays, which were originally written in Biblical Hebrew, were first successfully produced in Odessa. But he realized that his work was reaching only the educated Hebrews; he wanted to reach the great masses of the people. When the Jewish theatre was closed in Russia he came to America and settled on the East Side in New York, which swarmed with people of his race. Here he began to publish a newspaper, beginning an uplifting work which continued until his death. He now wrote in Yiddish, the jargon that all the Jews understand; and this language carried his message to the people. He produced more than three hundred novels and plays, and in addition found time to be a poet. The whole East Side was his audience, and year after year it laughed and cried over his work.

Shomer was both a sentimentalist and a realist. What he wrote entered deeply into the life and character of his readers. When he died they felt it a distinct personal loss. Although of orthodox birth, and living in an orthodox community, he was liberal minded; he always maintained that this country, with its freedom of thought and speech, was the ideal haven for the Jews, and he advised them to mingle with other nationalities. He lacked the keen business sense of his race. A play that he sold outright for $500 made $30,000 in one year for the people who produced it. But he was content to write for the people, and he rejoiced in their friendship.

At his funeral the people chanted psalms and struggled for the privilege of touching the hearse that conveyed the coffin. setters on the Yiddish papers who his "copy" followed on foot, and were deputations of Jewish actors a ists. As the procession passed the s the rabbis came out and paid him of their respect. There was ever evidence that the whole people kne owed him a personal debt for th and the inspiration that he had giv an evidence of such genuine affect men ever win by their pens.

A FRENCH ECONOMIST ON AME PROBLEMS

M. PIERRE LEROY-BE "The United States in the Century," which is now a year ol appeared here in an English trans is a book that contains a French e analysis of the moral as well as mat that determine our development, cussion of the more important pro confronting us. He is the autho Awakening of the East," a son of t French economist, M. Paul Leroy and a nephew of M. Anatole Leroy whose monumental work on Rus known by all economic readers. volume is fully as valuable to as to the European readers for wh written. There is in it no trace c of national allegiance, and it is co suggestive.

M. Leroy-Beaulieu has a robust f future of the United States, and t that he gives for it should be an ins every American citizen. Our co shows, is fast approaching undispu ship in practical things. "This is i a destiny resting in large part, to t the magnificent gifts bestowed t but resting, too, on moral fou Again, he says:

> "From the days of the Pilgrim fathe patriated themselves in order that they lish on the rude shores of Massachusett ment resting on the principles they d the Bible—from their days to the days of immigrants, twenty millions of whom ha the United States during the past sevent the Americans have been the product o and of a double selection. Only the most enterprising of men have the traverse the sea for the purpose of carvi

life in an unknown and distant land. Then, having arrived, only the most energetic, the wisest, and the most gifted in the spirit of organization succeed in a struggle which is more severe, more merciless to the feeble, in new countries than in old ones. Thus America, so to speak, has secured the cream of Old World society. That is why the human standard is higher there than in other countries."

He will not grant that there is danger of the stock's deterioration because of recent immigration. The native element, he thinks, is now so strong that it can hardly be modified profoundly by the newcomers, but it will continue to imbue them with its traditions and ideals. Our "immigration problem" is not disquieting to him.

He thinks, too, that we have been unduly concerned about another problem—the problem of the trusts. He leaves this out of his account of our grave problems. To him trusts are but transitory phenomena, and are, with few exceptions, certain to come to grief whenever a prolonged period of depression comes. He even doubts their ability to influence prices, at any rate in any permanent way. "If it [the trust] keeps them too high it reduces consumption, and it feels the effect of this the more keenly because its capital almost always is 'watered' or very much inflated."

But if the trusts will suffer when the lean years come, M. Leroy-Beaulieu is none the less certain that the "solid foundations" of American manufacture will be unharmed. These "solid foundations" include the vast natural resources of the country; freedom of exchange between the several states; the daring but practical bent of mind of our manufacturers, always on the alert for technical improvements and capable assistants; the enterprise of the capitalists; the energy and intelligence of the workingmen; the concentration of production and division of labor; the extensive use of machinery and the highly developed transportation facilities. It may be said incidentally that, in a chapter devoted to the American railway system, M. Leroy-Beaulieu squarely takes issue with the advocates of governmental control of the railroads, and he contrasts the results achieved in this country with those obtained in Europe, to the praise of private control.

He reminds us that, unlike the American manufacturer, the American farmer has some lessons to learn from Europe. And he is convinced that the agricultural competition of the future will come from the very new countries—such as Canada and the Argentine Republic. On the other hand he does not fail to remind his readers that, once American labor and capital have opened up the tropical possessions of the United States, Europe will be face to face with "a new and redoubtable competition." In these tropical possessions he discerns the seeds of future problems resulting from the institutional and temperamental differences between their inhabitants and the people of the United States. He thinks that "if the Americans still have some lessons to learn in the governing of men they will learn them quickly."

Of far greater moment, in his way of thinking, is the race problem, which he expects will become more and more acute, and for which he seems to fear an adequate solution will never be found. It is his belief that race prejudice is as active in the North as in the South, and that there is a constantly increasing concentration of the Negro race in a "black belt." "Removed from the civilizing influence of the whites, it can only sink to barbarism." Statistics further persuade him that, despite their higher death rate, the Negroes would increase more rapidly than the whites were it not for white immigration, which must eventually diminish. Apart from these considerations, he contends that the presence of the Negroes is a handicap to the future of the United States, if only for the reason that "they keep white colonists out of one of the finest sections of the country"

NORWAY'S NEW KING.

THAT a whole people at a deliberate election chose a monarchy in preference to a republic was the first striking fact to an American in Norway's calling Prince Charles of Denmark to the Norwegian throne. After Norway withdrew from its union with Sweden, and became an independent nation, it was for several months without a ruler. A Republican party carried on a campaign to establish a republic. But the country is so firmly wedded to the monarchical idea that the people were more concerned with choosing an eligible prince to become their sovereign than with considering plans for changing the government. In reality the country to all intents and purposes, has been self-governing. Political conditions there have been similar to those in Eng-

land. Even when the Storthing at last selected a satisfactory prince, in Charles of Denmark, the question of his acceptance or rejection was put to popular vote. At the election he was chosen King by a majority of fully four to one. The votes against him were in favor of a republic, and came chiefly from the rural districts.

The new King styles himself Haakon VII. Haakon VI. was the last independent King of Norway back in the twelfth century and the last male descendant of Norway's great popular hero, Harold the Fairhaired. The new King's assumption of the name appeals to the popular sentiment that clings about Norwegian tradition. Haakon is a grandson of King Christian of Denmark, whose second son was called, forty-two years ago, to become King of Greece. Queen Alexandra of England is one of King Christian's daughters, and another daughter is the Dowager Empress of Russia. On the departure of his grandson and the new Queen Maud of Norway, Haakon's wife, the venerable King of Denmark said to them:

"Go with God, my dear grandchildren, from the land and race that bore you to the land and people which have called you, and take the blessing with you of your old King—for you, your race and your deeds, now and forever. I now commend you to God."

Dr. Björnsterne Björnson, the poet, and Dr. Fridtjof Nansen, the Arctic explorer, who strongly advocated the secession from Sweden, had great influence in directing popular opinion toward choosing a King rather than a republic.

The king and queen are, of course, closely akin to all the important monar Europe; for they are all of one family. close kinship is, in a way, a strengt of the place of the little kingdom family of nations.

SIR CASPAR PURDON CLARKE

THE coming of Sir Purdon Clark the South Kensington Muse London to be the head of the Metro Museum of Art in New York begins a n in the usefulness of this institution. hitherto been chiefly a depository of w art and of collections of objects of cu and it has had slight educational influ comparison with the influence that i have. It will become not less a gall paintings and a museum of antiquities a like when it becomes also a great school arts and crafts. Its proper developme give it national influence and make it a tution—as its companion institutio Museum of Natural History, has beco unique educational value.

THE SUCCESSOR OF "GOLDEN RULE" J

ONE of the notable triumphs won fall elections, by the growing demand for cleaner political conditions w election of Mr. Brand Whitlock as ma Toledo. Mr. Whitlock, a young lawye attracted public attention by writing a su ful novel, "The Nineteenth District," showed unusual knowledge of p methods. He became an ardent sup of Mayor Samuel M. Jones, and when Jones died took up his work of k Toledo out of the hands of bosses.

GUIDING PRINCIPLES FOR SMALL INVESTORS

[This space, which is given every month to a brief article on a financial subject, will be given, for months to come, to explanations of the art of making investments. These articles begin with the fol very elementary explanation.]

WITH the breakdown of the plan of combining investments with life-insurance (for the investment idea is sure to become separated in the public mind from the fundamental idea of life-insurance), the question comes up, How may a m small or of moderate income best inve savings?

It is probably true that the scien investing as it must be practiced by pe

all incomes, has been less well worked to practice among us than among most n peoples of prosperous habits. We etter money-earners than we are money-s. It has not yet become a part of the fibre of our people, outside of New nd, to regard saving as an evidence of cter. The true view of economic life es that every expenditure be regarded act that involves a moral question as, d, it does. It is a moral act if it be sary and wise. If it be unnecessary or e it is immoral, for it is the misuse of so power as the money stands for.

e neglect of the rigid habit of saving, as the mass of the people of France, and more the mass of the people of Holland developed, has been caused among us, eat measure, by the popularity of life ance; but a still more fundamental cause een the ease with which money-earners earn more. But we are learning, year ar, that as a rule financial independence t be secured by most men except by g.

e savings bank is, of course, the first to invest savings, because it will receive sums and pay an interest on them, and se it is safe. But when a man's savings reached $1,000, or even $500, what he do with his money? Let us assume he has not the time or the knowledge ed to watch his investments. In other s, he wishes to put his money where be safe, where it will earn a fair rate of st, and, if possible, where he can convert cash, if need be, on short notice.

ong investments of this kind for small of money are a few well-conducted ng and loan associations. A few, you; for the prudent man will invest in those which have been well managed considerable period. Better than most ing and loan associations is the stock of od local bank (preferably a national) that has had a successful career. But l means should a small investor beware e stocks of industrial companies. He find a good investment in town or county s, which can sometimes be bought at a that will yield a fair rate of interest. stocks or bonds of great companies about n he personally knows nothing will be led by every prudent small investor.

is better in the early stages of investing—when a man has only a few thousand dollars—to look first for local bonds or stocks, such as good bank stock, if it be not held too high, or for good town or county bonds, or for the bonds of some railroad whose management is locally well known and whose record is good. There is certain danger in all speculative stocks. There is certain loss in most stocks and bonds that are widely advertised; for their advertisement, as a rule, means that they are going begging. It has been said of the industry of mining that in modern times "more money has been put into the ground than has been taken out of it." Much of what has been lost has been invested by people who were really gambling in that about which they had no special knowledge.

Land mortgages are dangerous, for the placing of mortgages wisely requires local expert knowledge of values and of real estate and property tendencies.

The small investor, if he be in reach of wise banking counsel and advice, will, with a little trouble, almost always be able to find a few safe local securities that will cause him no worry; and he will not venture into the larger stock or bond market till his knowledge of the better known stocks and bonds widens, and especially till his knowledge widens of other men's experience; for the successful investment of small sums is the beginning of riches. A small investor should make his own investments if he can possibly secure the necessary information; for the training of one's judgment can as well be done with small sums as with large ones, and a man of untrained judgment is not likely to accumulate large sums at all.

The financial independence in old age of the man who works for a salary depends on his savings and his investments of small sums; and the man who has self-control enough rigidly to put aside a part of his salary till its accumulation in a savings bank is large enough to warrant investment—such a man is likely to find safe investments; for his self-denial has taught him care. The man who cannot save is not so likely to be careful in his investments—if by chance he should have anything to invest. The first step, then, not only in getting money to invest but in getting the training that is necessary to invest wisely, is to save something. It is not, as a rule, the depositors in savings banks that become the victims of wild-cat schemes.

THE LEADERS OF JAPAN

THE PASSING OF THE OLDER GROUP—ITO, INOUYE, OKUMA, YAMAGATA—THE YOUNGER MEN—SAIONJI AND HIS NOTEWORTHY CAREER—GLIMPSES OF JAPAN IN TRANSITION—HOW THE PEACE TREATY WAS RECEIVED—A VISIT TO ITO

BY

MARY CRAWFORD FRASER

[Extensive travel has made Mrs. Fraser a well-qualified observer of national and personal traits, and residence in Japan a the late Hon. Hugh Fraser, British Minister to the Empire, gave her unusual opportunities to learn the Japanese and Japanese li has written novels and travels, among them: "The Brown Ambassador," "A Diplomatist's Wife in Japan" and "The Custom Country" (New Japan). Mrs. Fraser is now in Japan to prepare a series of articles for "The World's Work."]

"CAN you spare half an hour to an old friend?" I wrote to Marquis Ito when he was deep in the anxieties of the Portsmouth Treaty. The answer, a prompt one, was brought by a bright-eyed young secretary. The Marquis had gone down to Oiso for a couple of days' rest. Would I come and see him there and allow him to offer me a "modest déjeuner?" If so, Mr. Furuya, the bearer of the message, would pilot me thither and bring me home again. I traveled down to the beautiful spot on the coast where the great man has built his country house, between Fujisan and the sea. Besides Mr. Furuya, I had for a companion Mr. Tsuzuki, the Chief Secretary of the Privy Council, who is also a member of the House of Peers, a cultured, traveled man who has already held great posts, is close in Marquis Ito's confidence, and is one of the important men of the day. Tall, grave, with regular features and deep black eyes, he presents a great contrast to the genial, witty private secretary, who talks like a mercurial Frenchman and thinks with the accuracy of a German scientist.

At the front door my companions left me, judging rightly that after so many years' absence I should prefer to meet an old friend alone. I was standing in an upper room looking out at the sea and the hills, when I heard footsteps and turned to find the Marquis coming toward me with both hands stretched out in greeting. He looked more tired, but very little older, than when I last saw him.

Tired and anxious. The kind cordiality of his greeting did not dispel the lines in the strong face or quite clear the melancholy from the dark, wise old eyes that seem to remember all the past and foresee al future. Our talk turned to that of both our hearts were full, the Peace.

"Tell me," I cried, "what do you feel about it?"

There was a pause as he turned and l at me. "I am sorry—but I am not prised," he said slowly. "It is the be can make at this moment—and this i moment to make it. The people will u stand it better soon."

"You knew it would prove a disap ment," I replied, "was that why yo not go yourself? I always said no one ever entrap you into an unbecoming situ But I wish you had gone, you would obtained better terms than Baron Ko has done."

He was patient with my impatience was ready to go," he said, "ready to a the risks of the situation. Yes, I what you think—but you are mist It came to this, that inevitably the decision had to be made here, and the peror wished me to be at hand whe moment should come. I was of more His Majesty here. Komura is a very man. He has done all that could be And he is a brave man too."

"In what way has he shown that asked.

"I warned him of what lay before the Marquis replied. "Oh, I remembe experiences in '95, I remembered the T of Kyoto! *I* was here in our own cou with everything in my favor. I mad Peace after a successful war. All my c tions had been agreed to. I was sati I was successful. The treaty was signe

I came to lay it at the Emperor's feet. There was to be no more fighting over *that* business at least! How do you think I felt when France and Germany stepped in and tore my treaty to pieces, reversed its conditions, took from Japan that which she had honestly won? I shall never forget the pain of that time. I remembered it more keenly when Komura started for America. I said to him, 'My friend, you go with hurrahs and rejoicings and *banzais*. If you are received in the same way on your return, I will not come to meet you. The nation will do that. You will not need me. But, if things are otherwise, if, when you return, there are no shouts and rejoicings, if no single soul comes forward to welcome you, count on me, for then I shall come to meet you!"

The Marchioness's health has obliged her to give up town life altogether, and the family home is now at Oiso. There are two houses, a Japanese and a European one, both filled with books and old Chinese and Japanese paintings. The latter form the favorite hobby of the master of the house. There are two libraries—one for Chinese and one for foreign literature; both are crowded with books. It was a divine day, and all removable partitions had been taken out, showing a vista of room after room touched into richness by the soft gold of a screen here, a plant there, and a lovely view of the garden.

MARQUIS ITO'S LIFE

Marquis Ito, of course, stands out by himself in the class of the now retiring leaders of Japan. Familiar as the story of his life is, it is worth retelling in brief—the wise, silent, relentless old worker, whose motto, like that of a certain much abused Englishman, seems to be, "Get it done and let them howl." The outlines of his earlier life have been thrown into the shade by the renown of his later years, but they are too illuminating upon Japanese history and conditions to be passed over, and should be kept steadily in mind while one is forming any judgment of his character.

He was born on September 2, 1841, in Choshiu, the province which has given Japan the larger number of her distinguished men. In popular regard, the Choshiu men have always been something of a terror to the rest of the nation. Big-boned and robust in physique, warlike and dominating in temperament, until recent times they, with their neighbors of Satsuma, were the traditional fighters of the country. The inhabitants of other provinces * were, by nature, quiet and peaceable folk; those of the Home Provinces—Tokyo and its nearest neighbors—being proverbially timid. The universal spread of military education has now brought the courage and steadfastness of all Japanese men up to the high standard displayed in the late war. The elder Ito was a petty clansman of the powerful lord of Choshiu. He was an obscure samurai, who certainly never dreamed of the honors that the future had in store for his son.

At a very early age the boy showed love of travel and adventure equal only to his desire to learn all that could be learnt about his own and other countries. He found a kindred spirit in Kaoru Inouye, a friend a few years older than himself, and the two young men left Japan secretly—as stowaways, according to tradition—and reached England in 1864. To leave Japan without permission was a bold act, to return and face the consequences of such disobedience still bolder; but the two patriots hurried home on learning that the Allied Powers had resolved to bombard Shiminoseki, the headquarters of the Choshiu clan, in revenge for the rash act of the Prince of Choshiu, who, in token of his disapproval of the Foreign efforts to establish relations with the country, had fired upon an American steamer, and upon a Dutch and a French warship.

Japan was then torn with dissension on this point. "Foreigners," "No foreigners," were the party cries, and were changed with phonographic rapidity as personal interest dictated. Ito and Inouye, their eyes opened by all they had seen in Europe, found themselves in opposition to their feudal lord, and to the mass of their fellow countrymen. Both young men were called base traitors by their own people, and Inouye very nearly paid for his liberal views with his life. When the question had been fought out and decided in favor of foreign intercourse, Hirobumi Ito had gained the confidence of his feudal lord, Kido, and had doubtless done much toward the latter's subsequent conversion to the new

* There are, correctly speaking, no more provinces, the country being officially divided into forty-six prefectures and two administrative "Dominions." But the old divisions and names are always used by the Japanese in speaking of the different districts.

ideas. Ito was alert, brilliant, a hard worker, always at his post, and he was soon singled out for advancement. On the downfall of the Shogunate and the restoration of power to the Mikado, he was made governor of Hyogo (Kobe), being then about twenty-six years of age.

In those early days of the Restoration the chief power naturally lay in the hands of the clans who had upheld the Imperial cause against that of the Shogun. Of these clans there were four leading ones, Choshiu, Satzuma, Hizen, and Tosa. The best known statesman at that moment was Count Okuma, a Hizen man. He was made Minister of Finance at the Restoration, and continued to hold that post and to be supreme in the council chamber for the first ten years of the present reign. It was he, who, appreciating the great ability of the young Governor, invited Ito to enter the Cabinet. Okuma also first noticed the talents of Yamagata, the now famous Marshal, and installed him as Vice Minister of War. Inouye, Ito's fel'ow pioneer, was then Count Okuma's immediate subordinate, the Vice Minister of Finance. Matsukata and the great reformer, Okubo, were also in this Cabinet.

Okuma, in time, found the Choshiu and Satzuma combination too strong for him. After holding supreme office for ten years, he was obliged to retire when, on the ground that the time was unripe for such a measure, his colleagues in the Cabinet refused to support his memorial to the Throne, urging representative government. After this, Ito began to rise to the supremacy which had been enjoyed by his former patron. His talents had had full play, both at home and abroad. He had been sent to Europe and America to assist Prince Iwakura in his efforts to obtain a revision of the old treaties, and he took advantage of the opportunity that was thus given him to study closely Western institutions.

The first fruits of his observation took shape in the Japanese banking regulations, copied from the American ones and drawn up in 1872. In 1881 he was sent with a large staff to study the representative systems of Europe and America, and the results of his travels and studies were given to the world in 1891, when the present constitution was proclaimed. The intervening years had been occupied in unceasing efforts to prepare the country for the careful honors of repr tive government. It was Ito who i that a complete reconstruction of internal systems was necessary; th Cabinet and all departments of stat be reorganized on the European before this tremendous change co inaugurated; and it is certainly owing patience and foresight that the new brought with it so few shocks and bances. A whole generation had gro while the wise and patient pionee educating the people to use their re bilities aright.

Labors and honors came thick and fa Ito in the course of those years. In 1 title of count was conferred upon h 1885 he was sent to China to conclu Tientsin agreement regarding the posi Japan and China in Korea. In the year Prince Sanjo, the Emperor's l friend, resigned the Premiership and mended Count Ito for the position wl has since filled four times. I believe filled it unwillingly, always preferri post of President of the Privy Council, free from party trammels, he could independently give his opinion and p be of greater service to the Emperor. all the first part of his public life he sup the clan government which is still a t dous engine, but in 1895, after the disa ing war with China, his convictions und a change.

The last phase of his developmen modern statesman has shown him advocate of party cabinets, this metho more in accord with the ethics of truly sentative government. To-day, at t of sixty-four, he has more enemies an friends than any other public man in and he remains the Nestor of the chamber, the man most necessary Emperor when any great decision has made.

He began life at a time when it was d even for the well-born Japanese to their own language correctly. The educ advantages he has done so much to bes the poorest Japanese child of to-day never his. The first passion with him know, and neither danger nor fatigue turn him aside from that object. I first taught himself, he became the of political education to his countrymen

ed by his enemies an opportunist, but rst enemies are obliged to confess that disinterested. He is a comparatively man to-day. His hands are clean. I first knew him, fifteen years ago, I clined to think that the instinct of self- ation was very strong in him; I re- r saying that he had an extraordinary ess which warned him of the precise t when he could becomingly discard ibility for an unpopular measure; that ld always withdraw from public view the worst of a storm and appear again, and serene, when the storm was past.

FRONT VIEW OF THE OFFICIAL RESIDENCE OF THE PRESIDENT OF THE PRIVY COUNCIL
Occupied by Marquis Ito when upon duty in the capital

ense he certainly has, but I am sure at it has been exercised for the general nd from no lack of personal courage. result of this private policy is the right e forward as the adjustor of dissension. not so closely associated with any even his own, as to rob him of his ndence. He has broken up one danger- alition after another by transferring its from the arena of Parliament to the ed quarantine of the Privy Council. , patient, far seeing, ready to yield on points in order to win in great ones, large in aim and careful in detail—Japan has been happy in having such a man to train and restrain her first steps in the modern world.

The other statesmen, contemporaries of Marquis Ito under whose leadership Japan awoke from two and a half centuries' sleep, risked all—their Monarch's displeasure, their countrymen's hatred, life, reputation, fortune —to compass their country's renascence. These men are passing away. Some of them have already been forgotten by most foreigners —for examples, Okubo, Mori, Kido, Itagaki, the reformers who devoted their whole energies to the struggle, the first two forfeiting their lives in the contest. But Ito, Inouye, Yamagata, Okuma, are still spoken of abroad as the leaders of new Japan. No longer its leaders, though they were its makers to a great extent, they are statesmen of yesterday.

COUNT INOUYE

Of them, the senior in years is Count Kaoru Inouye, whose gentle, noble character and scholarly attainments cause him to be regarded everywhere with affectionate respect. He made the forbidden journey to England in company with his friend Ito. Inouye

was particularly marked out by his fellow clansmen's reactionary ferocity, and was almost murdered for his advanced views. He filled many important government posts with great honor, and retired from public life in 1898. A courteous, kindly soul, always interested in foreigners, he was one of the men whom I met with most pleasure during my first years in Japan. He, like Ito and other distinguished Japanese, was a pupil of the late Rev. William Morrison, brother of the distinguished scholar, Alexander Morrison. He taught Ito and Inouye English, and translated from the French for their benefit the greater part of the Code Napoléon, forming the groundwork of the Japanese legal code.

In spite of his withdrawal from public life, Count Inouye was commanded by the Emperor, at the beginning of the war with Russia, to attend all important councils, and especially to give his advice on questions of finance, and he rendered valuable service in this way, although considered by the Japanese long since to have reached the age of honorable retirement, being now seventy years old.

Count Itagaki is only two years younger. After a stormy period of military and political service he devoted much of his life to the task of preaching the gospel of liberty to the men of his own province, Tosa. Tosa became the "nursery of freedom in Japan." After ten years, Itagaki returned to public life to urge representative government, and succeeded in extracting the promise that after the lapse of one more decade the change should be undertaken. He did not escape the usual honors accorded to Japanese reformers, for he was attacked and stabbed by a reactionary fanatic. As he fell, he cried: "Itagaki may die, but freedom never," a cry which roused the country like a trumpet call. Fortunately, he has lived to see the institutions for which he labored eagerly embraced by his now enlightened compatriots. Of late years he has abandoned politics and devoted himself to the noble work of bettering the conditions of the poor. His record as soldier, pioneer, statesman, and philanthropist is unstained by a single base or selfish action, and his name is justly dear to every patriotic heart in Japan.

THE HOUSES OF PARLIAMENT, TOKYO

Though fine stone buildings have been erected for many public offices, these are still of wood, and very simple in structure. The two great halls stand in the same enclosure, the one to the left and nearest the spectator being the House of Representatives, the farther one the House of Peers. The lower buildings, running all around, contain offices and lobbies for both Houses

COUNT OKUMA

If I have devoted so much space to the career of Marquis Ito, it is because he is the

type and figurehead of the group I have called the Statesmen of Yesterday; but my sketch of these would be incomplete without referring, though briefly, to his still living contemporaries.

It seems a pity that personal rivalry and the predominance of clan feeling should have forced such a man as Count Okuma into the position of critic and opposer of the Government which he has so long occupied. His intellectual gifts are of a very high order, and at the beginning of his career external advantages appeared to be on his side. His opinions were widely progressive, and many reforms since adopted in the country were originated by him, although others have reaped the credit attaching to them. Upright and enlightened, as well as kind and benevolent in character, he seems to have lacked the political tact, no less than the sense of self-preservation, so strongly marked in Count Ito. His first fall from power was occasioned by urging representative government at an inopportune moment; the mistake was a heroic one, but he paid for it dearly.

Something like bad luck has overshadowed his public life. He consented at the instance of his friend, the late Count Kuroda, to enter the Cabinet as Foreign Minister in 1888, in order to undertake the unpopular task of the revision of the treaties with foreign Powers. These treaties had been concluded before the Restoration. Japan had since grown up and could no longer be treated as half civilized. The new treaties were drafted so as to place relations with Japan on practically the same footing as those existing between European nations; but they were firmly combated by the anti-foreign section of the Japanese. The task of revising the treaties had been given up as hopeless by one administration after another, and by numbers of the foreign representatives who attempted it. In 1889 Japan was suffering from a fierce attack of this reactionary fever, fomented by the wild fanaticism of the "Soshi"—bands of young men, sons of the dispossessed samurai who could find no occupation so consistent with their pride as warfare, whether actual or political. It required no small courage to carry on the negotiations for treaty revision at that time, when both the Japanese and the foreign plenipotentiaries were the objects of popular misapprehension. I have described elsewhere the attack on Count Okuma. It failed because the coachman perceived the assailant and dashed past him. The bomb exploded against the carriage door and cost the Count a limb. His stoicism showed that his courage was of a very high order.

He did not hold office again until 1896, and then for the comparatively short period of two years. Since then he has done much for education and finance, and has been perhaps more useful to the country than when actively concerned in politics. It is to be noted that

MARQUIS HIROBUMI ITO

(Created Count, 1884; Marquis, 1895.) President of the Privy Council, wearing the Grand Cordon of the Order of the Rising Sun, the possession of which is the highest honor which can be conferred on a Japanese subject. It has been bestowed on only nine persons (living) in Japan, namely the Crown Prince, the four "Fighting Princes," Prince Kujo the father of the Crown Princess, Marquis Ito, Marshal Marquis Yamagata and Marshal Marquis Oyama

he has never been abroad. Perhaps Count Okuma lost, by his omission, some of that modern training and experience which Marquis Ito so eagerly assimilated, and which have helped him to use his natural gifts to such great advantage.

Count Okuma commands the respect of all his countrymen, the admiration of many, but he will never be a leader again. His remarks on the Peace were in great contrast to the

wise and practical tone adopted by Marquis Saionji, the actual leader of the Opposition, whose criticisms on the Government were subordinated to the great object of allaying agitation and directing the country's energies to commercial development. Count Okuma closed his jeremiad with this startling statement: "Our diplomacy was bound to fail when once we accepted the invitation of President Roosevelt to the Peace Conference. Our plenipotentiaries were in reality prisone

COUNT MASAYASHI MATSUKATA

One of the "Elder Statesmen" who has a great reputation for financial ability, and was Minister of Finance for ten years, to the great advantage of the national credit. He has twice been Prime Minister and is LL. D. of Oxford University. He has retired from public life and is now the President of the Red Cross Society in Japan

of war under the custody of the President. That they could achieve no good was a foregone conclusion." The man who could believe this has no place in modern politics. Count Okuma belongs to Japan's yesterday.

A LEADER OF THE NEW JAPAN

Marquis Saionji, who was a guest at Marquis Ito's the day that I took luncheon there, is one of the men of the future, a pupil and supporter of Marquis Ito, but full of independence and originality. He traces his descent, not from the fighting samura from the Kyoto courtiers who have formed the personal following of the sov In person he is tall and handsome, brilliant eyes and regular features— lighted up with an expression at once c gay, and kindly, an expression which only describe as extremely modern ar tremely French. The piquancy of thi sonality was delightfully accentuated superb Japanese dress, making a s setting for the face and figure of the ma seems to think in French, and whose a ance and conversation certainly bear o reputation of being a brilliant wit desperate heart-breaker!

These valuable social qualities ha opportunity to develop during a ten residence in the congenial atmosphe Paris. The young courtier went there age of twenty-one, to pursue his studie he became an ornament of the Qu Latin, as well as of less Bohemian c The date of his arrival coincided wit fall of the Second Empire; France republic once more, and the exul Liberalism of his surroundings, at tha pressionable age, must have deeply ting convictions which Kin-Mochi Saionji br back with him to Japan. He at once into journalism, and started a "Red" *Oriental Liberty*, of such democratic tend that the older men were horrified. G they went to remonstrate with him, exp obstinate opposition from the hot-h young man. But Saionji had grown ti was astute enough to perceive that no could come of antagonizing his po elders and betters. He deferred to opinion with easy politeness. If they strongly about the old paper—why, let Anything to oblige a friend, of course!

This docility caused him to be single for office and honor. The modern ti Marquis was conferred upon him in 18 1885 he was sent as Minister to Vienna to Berlin. His cosmopolitan symp made him welcome and at home in f posts, but the gay manner and rec expressed opinions covered a very resolve to forward the best liberties country, and he gladly returned to Ja fill a series of distinguished and hard-w posts. His high rank and brilliant caused him to be called, on the de

Kuroda, to the exalted position of nt of the Privy Council, an office which with it the obligation of acting as Minister *ad interim* when that official Marquis Saionji has now stepped in nes in this capacity, and will doubtless y be asked to exercise these duties ermanently.

ly, 1903, Marquis Ito was out of office, voted himself to the development of ntling, the "Sei-yu-Kai" or "Model founded by him to convert the House esentatives to Liberal ideas of orthodox government, as opposed to the old minations which he had come to con- antiquated and harmful. The present a Cabinet was then in power—uncon- nally, as Ito maintained, since it had dissolved the Lower House without ng office itself, but in Japan the Cabinet, t stronghold of clan government, is ntly at loggerheads with the House of entatives, which believes the constitu- dogma that Cabinet Ministers should spokesmen of the prevailing majority. Marquis Ito had seriously set about trating the value of the derided system. Undaunted by the scathing n of his enemies, who taunted him with t that he owed his own advancement support, he came forward as a party and founded the Sei-yu-Kai, which still 30 seats out of 300 odd in the lower It has had its moments both of n and defeat. On one occasion the were brought to terms by an Imperial requesting them to reconsider their —a measure doing honor to the r's wisdom and justice. Thanks to ajesty's efforts, the party and the weathered the storm, but the Ministry up of its own accord soon afterward, present Katsura Cabinet came into Nominally a nonparty one, it has e prudence to conciliate in some the Lower House, and, in spite of solutions, is now enjoying the record a fifth year of existence.

"Model Party" was deprived of its and founder two years ago, when Ito was requested by the Emperor to President of the Privy Council in Marquis Saionji, who doubtless felt e stately discussions of the council were less suited to his temperament and ambitions than the stirring conflict of the arena. The world was amused to find that the two statesmen had merely changed places, the younger man instantly assuming the leadership of Ito's orphaned Sei-yu-Kai, generally called the Constitutional Party.

Saionji is a man of solid strength, who, without losing any of the fire which broke out in the political extravagances of his début, has attained to great justice and breadth of view, combined with a profound insight

COUNT KAORU INOUYE

One of the "Elder Statesmen," or close personal advisers of the Mikado. He has been ambitious to put Japan on an equality with the most progressive Western nations

into the character of his countrymen and a no less clear perception of the symptoms of the times. This descendant of a hundred generations of subtle courtiers, who yet has all the samurai's love of a fight, would probably prefer to be described, in the language he knows so well as emphatically *de son siècle*.

He rendered valuable service recently, when he addressed to the Parliamentary members of the Sei-yu-Kai party a manly and thoughtful speech on the Peace. He said that the restoration of peace was, first of all, a matter for sincere congratulation, in the interest of

MARQUIS KIN-MOCHI SAIONJI

The leader of the Liberal or Constitutional party in Japan. He has been President of the Privy Council and has filled various diplomatic posts

humanity at large, that duty to that interest, and the acceptance of President Roosevelt's invitation to negotiate, placed the Plenipotentiaries, not in the relation of victor and vanquished, but on practically equal terms. From Japan's point of view, he continued, it might appear that Russia was conclusively beaten, but such was not the opinion of Western Powers, and Japan could not afford to ignore the trend of that opinion.

After showing the comparatively small value of her concessions at Portsmouth, the Marquis appealed to the good sense of his countrymen to consider which policy had produced the better impression on the moral sense of the world—that of the Czar, who, after repeated defeats, declared himself for continuing the war rather than make a small concession in the council chamber; or the policy of Japan, who, victor in every fight on sea and on shore, had nevertheless waived her demand rather than cause fresh bloodshed? While admitting that some feeling of disappointment was not unreasonable, he yet asked his countrymen to remember that Russia's aggression having now been fully chastised, surely the moment had come to "sheathe swords, clasp hands of friendship, and devote themselves to the pursuit peace." He earnestly hoped that the g party, whose representatives he addres would treat the situation calmly and con ute its influence and assistance to pro the numerous enterprises now awaiting application of the nation's peaceful ener

The meeting had been convened to pr against the Peace, but Marquis Saionji's and honest pleading carried the day wit party, and greatly helped both to calm general agitation and to turn men's m to the all important question of develo the country's internal resources after terrible strain put upon them by the wa

In Ito and Saionji we have typical re sentatives of the best in Japan's past, and best in her immediate future. Marquis seems to be gradually effacing himself f the more active politics of the day H only sixty-four, and it is to be hoped tha will long fill his important and honorable of best-trusted councillor to his sover but he must feel that there can be littl add to the splendid record of his p service. Marquis Saionji still has his work before him, and the country confidently to him to make that work w of his master and predecessor.

COUNT SHIGE-NOBU OKUMA

He has greatly interested himself in the cause of education portrait was taken in the midst of a great group of the profess pupils of the college which the Count has established near h at Waseda in the suburbs of Tokyo

COTTON TRANSPORTATION ON THE MISSISSIPPI

Photographed by Gray

THE COTTON GROWERS

AN AGRICULTURAL MONOPOLY THAT MAINTAINS MORE THAN ELEVEN MILLION PEOPLE WHO ARE NOW WAKING UP TO GREAT PROSPERITY—WHAT TEN CENT COTTON MEANS TO SOUTHERN PROGRESS—BETTER METHODS AND LABOR SAVING MACHINERY—PROBABLY THE MOST PROFITABLE FARMING IN THE WORLD AND ITS YET UNKNOWN POSSIBILITIES—CHANCES FOR MEN IN THE COTTON BELT

BY

ARTHUR W. PAGE

HE cotton grower in the Southern states is bound to become the most prosperous farmer in the world, for n has become our most valuable agri- ral export and the only crop of which ave a monopoly—the only great staple in fact, of which any land has a ical monopoly. A population of more eleven millions depend for a living on owth.

w the interesting fact is that the prosper- lay of the cotton farmer is dawning. In ast five years changes have come in the hern states that are revolutionary in their ; and most of them may be traced to the n fields. Banks—nearly twice as many here were five years ago; schools—the tional progress is almost without pre- t; from physical well being to the widen- f men's thought the changes are measure- n the price of cotton. A journey into the States revealed progress which has ce in a decade that means a new outhern history.

n years ago most cotton farmers were in poverty. They had no money, no t, no hope.

"The condition of the cotton raisers in Lauderdale County, Tenn., is one of debt, poverty, and despair. I would judge 95 per cent. of them to be insolvent," said Mr. Attwood Pierson in 1893. A similar condition existed almost all over the South. For three years the price of cotton had been hardly equal to the cost of production. Many a farmer lost money on every bale he raised. Mr. James Radney, of Roanoke, Ala., said: "The farmers are generally in debt. About one-fourth are solvent."

The only ones who were really out of debt were those who grew their own supplies—grew other crops as well as cotton. One naturally asks, "Why did they not all raise their own supplies?" They could not. The "lien" system—a result of the poverty-stricken period that followed the war—stood in the way. The money brought by one year's crop served merely to pay off the debts of that year. For money to live on, the planter mortgaged the next crop, often before it was planted. The merchant advanced supplies on cotton only, and for this reason the farmer planted cotton only.

The system was a double burden to the

By courtesy M. K. & T. Ry.

A ONE-HORSE PLOW
It cultivates one side of a row at a time

farmer. First he received a "credit" with the merchant, say for $200. For this credit he paid 10 per cent. interest, as if it had been a loan of money. When the day of settlement came, the farmer, therefore, paid $200 plus 10 per cent. interest. But the merchant paid him for his cotton only in "supplies"; and he made a profit of 20 per cent. or 30 per cent. on the supplies. Thus the merchant made two sorts of profit and the farmer made —nothing. For more supplies to live on he mortgaged the next crop—yet unplanted. This was the endless system at its worst.

"We lived, breathed, and had our being all for them," said an old Georgia farmer in my hearing, "and what they didn't get the first time over, they were pretty liable to get at the second picking."

But the merchant was in no better fix. If he did not sell on credit, he could not sell at all. His money also was borrowed at a high rate. He was obliged to dump his cotton on the market as soon as he received it, and then the price was generally lowest. If it rose later, the rise in price helped neither farmer nor merchant. And the merchant's business had many risks. His creditors failed. They had no assets unless the crops were grown

By courtesy M K. & T. Ry.

TWO-HORSE GANG PLOW
It cultivates one side of two rows and saves the labor of one man

By courtesy of *Cotton*

POSSIBILITIES OF COTTON CULTURE

A field of cotton like this plant would make six bales to the acre. The average yield is now less than one-half a bale

gathered. The merchant followed the rs into insolvency. "It was an endless of hopelessness.

other man—there are thousands of such sses if any were needed—who wrote in of the deplorable and apparently endless ty of the cotton farmer in Cabarras ty, N. C., was Mr. T. J. Watkins; and id: "Half if not more of them are hopelessly insolvent." To-day the Cabarras farmers are not only solvent; they are out of debt. "More old mortgages have been paid off last year and this than in the previous five years," the county clerk told me, "and mighty few new ones are being filed."

The First National Bank of Concord, the county seat, has more than $111,000 of

farmers' deposits in comparison with $50,000 only a few years ago.

A similar change has taken place all through the cotton belt. The farmers are building new houses, buying better tools, educating their children and putting money in the bank. What has made the change? The cotton crop in the last two years has brought the South more than enough money to pay off the national debt. In 1902-3 for the first time in thirteen years it brought more than ten cents a pound. That was the year of the second great emancipation. It meant financial independence to more than 11,000,000 people. The proclamation was just the three words, "ten cent cotton."

How striking is the change is shown by the figures that Mr. D. A. Tompkins of Charlotte, N. C., presented in his speech before the Shreveport Convention in December, 1904:

"Speaking roughly and in average figures, the production and gross income from cotton since the Civil War has been:

First decade, 2,500,000 bales at 24 cents a pound, equal $300,000,000.

Second decade, 5,000,000 bales at 12 cents a pound, equal $300,000,000.

Third decade, 10,000,000 bales at 6 cents a pound, equal $300,000,000.

Fourth decade, 10,000,000 bales at 1c pound, equals $500,000,000.

The change in price means a $200,000,000 a year to the Southern It is the difference between progr poverty.

The change from six cent cotton to cotton has brought new problems as new experience in life. It has re labor problem of which the South before conscious. The old, inefficie will no longer answer. Nor is there of it. From all parts of the Sout the cry for more workers in the cotto Thousands of white families have farms for the mills. Thousands o families have left the fields to go cities. In North Carolina there a as many farms as there are Neg laborers. And many who stay on t will no longer work steadily. A fie can now earn in four days at a doll as much as he used to earn in a week cents a day. The old standard o suited him well enough, and he will w four days now. A Negro who farn halves" near Rockingham, N. C., la and made $1,100 above his living e

By co

"BUMBLE-BEE" COTTON

The effects of poor cultivation and bad weather on good land

By courtesy of Missouri Pacific Ry.

COTTON FIVE FEET HIGH

Showing the possibilities of good cultivation and favorable weather

now works in a livery stable for less than $325 a year.

"Why did you quit farming?" I asked him.

"Oh, I jes' tuk a notion," he answered.

The owner of a gin induced a Negro, who had refused money, to cut wood by promising him a 'possum dog. But when he had cut enough wood to pay for the dog, nothing would induce him to cut more. The gin is now burning coal.

The same conditions of scanty labor exist in North and South Carolina, Georgia, Alabama, and Mississippi. The better farmers are solving the difficulty by using better machinery, more fertilizer, and less labor. A man can put 1,200 pounds of fertilizer on a field with a fertilizer distributor in less time than he could put 200 pounds with the old hand "guano horn," and do it better. This is the result. Mr. Henry Comer, on his farm near Athens, Ga., grew this year twenty-six bales of cotton on thirteen acres. His neighbors take almost fifty acres to grow the same amount. Mr. Comer saved the labor on thirty-seven acres. And there are more farmers like Mr. Comer than there used to be. The sale of fertilizer in Georgia has doubled in the last ten years.

Fertilizer not only increases the yield of cotton lands but makes them everlasting. A field at Mytilene, Ala., has grown a crop of cotton every year for fifty years.

"Doesn't land ever give out?" the owner was asked.

"Not if you feed it," he answered. "It's like a cow. Feed it and take care of it and you get good returns. Neglect it and you don't."

Photographed by Tresslar

"PETERKIN" COTTON

This field has grown a crop of cotton every year for fifty years. With "Peterkin," a small cotton, it never yields less than 250 pounds an acre

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AN OLD-TIME GIN HOUSE AND A SCREW PRESS

This plant with a force of about ten "hands," could gin and bale three or four bales a day

On the trolley line between Spartanburg and the Pacolet Mills is the Fernwood farm. The branches of the cotton plants there overlap in the four-foot rows.

"Do you see that?" asked Mr. J. B. Cleveland. "That's what pea vine hay will do.

Photographed by Frederick Ball

DELIVERING COTTON TO THE GIN

The suction pipe draws the seed from the farmer's wagon into the gins

A farmer that grows pea vines and turns under the stubble has already gone a long way toward preparing his land for cotton, and the peas can be planted after another crop, too."

There is many a field now that rotates between an early crop and pea vine hay one year and cotton the next. The discriminating selection of seed also is not only the most successful method of fighting the ravages of the boll weevil in Texas, but it is a most effective means of increasing the yield per acre all over the South. Better methods of cultivation, which mean more pounds of cotton to the acre, mean also less labor per pound.

"A nigger and a mule used to raise from four to six bales a year," said Captain Everett, a prominent planter in Richmond County, N. C. "Now a nigger with two mules raises twice that."

LABOR-SAVING MACHINERY

When cotton used to be planted with a hoe, a good day's work was one acre. With a mule and a cotton-planting machine, a man can now plant six times that much in a day, and do it more evenly. A gang plow, which cultivates on both sides of a row of cotton at the same time, does twice as much work as

Photographed by Frederick Ball

A MODERN GIN HOUSE

With a force of half a dozen men this gin house can gin and bale more than 150 bales a day. The seed cotton is sucked from the wagons into the gins. The seed is blown into the car at the left and the lint is blown into the baling presses.

the old one-horse plow and takes only the one man to run it. A farm near Raleigh, N. C., has lately begun to use a machine for "chopping out" the extra plants in the rows when the cotton first appears above ground. When done with a hoe, "chopping out" is one of the most costly operations in cotton culture. Even as late as 1880, the old plantation gin house and screw press were in common use. They took a dozen men a day to gin and bale three or four bales of cotton. A modern gin and press with half as many "hands" can make more than ten bales to the old gin's one, and load the seed on a freight car at the same time. To grow a pound of cotton in 1876 cost the average farmer 8.32 cents. In 1896, it cost him 5.29, and there has been great improvement since then.

Yet the biggest single item of expense is as large as it ever was. It costs more than $75,000,000 a year to gather the cotton crop, and it is all done by hand.

Many mechanical cotton pickers have been invented to gather the cotton from the plant. Some picked everything in sight, lint, leaves and bolls. Some were made principally to sell stock in the companies that exploited them, and never picked at all. One ran away on a plantation in Mississippi and destroyed half an acre of cotton. Cotton pickers and gold bricks are in the same category to the average farmer's mind. Yet there is a mechanical cotton picker that has worked. Mr. George Lowry has made one which, with its five operators, picked 1,484 pounds in a day. A thousand pounds is a good day's

Photographed by Frederick Ball

INTERIOR OF A COTTON WAREHOUSE

On a receipt for a bale of cotton from a warehouse any bank will advance $35 or $40 to the farmer

Photographed by Frederick Hall

BEFORE AND AFTER COMPRESSION

An ordinary box-car will hold about twenty-five soft bales and about fifty compressed ones

work for five hand pickers. The machine with five men did the work of seven or eight hands. It is not yet in its final shape. The promoters admit that it is not adapted to all kinds of cotton. Yet with its limitations, if it could save even one-quarter of the $75,000,000 or more annual expense, and render the present labor supply adequate for gathering the crop, Mr. Lowry would go down in history with Eli Whitney.

The scarcity of labor brings with new force to the South the problem of immigration. A planter in Greenville, Miss., has said that he has seen Italians make more cotton per acre than the Negro on the adjoining field, gather it from two to four weeks earlier, and then put in the extra time making money by working in the Negro's field.

A line of steamers has been started between Trieste and Palermo and New Orleans. There is a possibility that immigration may help to solve the planters' labor question. Not only is there a great need for the lower class labor of the immigrant, there is a great need and a great opportunity for the American born of the North and East. The opportunities are as great as any "new" country ever offered in agriculture, in addition to the advantage of a monopoly crop. Growing cotton now yields quick and large returns, and the South has become a profitable place to work. Were this problem solved the Southern planter could look forward to the position he held before the war—a power in politics, a tremendous force in economics, and a leader in education and refinement.

The prosperity of the farmer has waked him up from his isolation. He sees the benefit of organization. He is learning to market his crop with intelligence and with coöperation. The need of such attention to the market was forcibly shown a year ago. Cotton had been ten cents or more a pound. Then suddenly, in the early part of December, 1904, the price dropped below eight cents; in January it was below seven. The greatest crop that was ever grown was half sold before people even guessed within two million bales of its real size. Government reports, cotton brokers, and spinners all were at sea. When the truth began to be known, down went the price. A bale that had been worth nearly $60 in September, two months later was not worth $35. The farmers looked on the drop in price as a renewal of the old

Photographed by Frederick Hall

A COMPRESS AT ATHENS, GEORGIA.

Most of the compressed bales are for export

ions; a return to poverty. They de-
ed to resist it stubbornly.

E SOUTHERN COTTON ASSOCIATION

man behind the movement was
arvie Jordan, a planter of Monticello,
hose father and grandfather before him
een growers of cotton. He mailed
nds of circulars to farmers all over the
The newspapers printed his call for
ention. On December 13th, it met at
port, La. The meeting itself accom-
little beyond arousing public senti-
But on the last day Mr. Jordan and five
lelegates met behind one of the wings
opera house. They determined not to
p without at least one more effort.
lecided to call another convention at
)rleans. Again letters, circulars, and
ms were sent all over the South. The
pers again did their part. On January
)5, three thousand men met at New
. But they did more than talk.
reated a permanent body to do the

Photographed by Tresslar

THE LOWRY MECHANICAL COTTON PICKER AT WORK

The machine, with its five operatives, picked 1,484 pounds in a day. Five good hand-pickers would not average more than 1,000 pounds

Photographed by Henry Stark

PICKING COTTON

iel' lian' " can pick about 200 pounds of seed cotton a day

work they planned. This was the origin of the Southern Cotton Association. Its members are planters, bankers, and business men. Its object is to keep up the price of cotton. It hopes to band the cotton planters into a great trust to control the production and price of one of the most valuable crops in America. The first battle in their campaign was over the limitation of output.

"We must reduce the cotton acreage and the use of commercial fertilizer under cotton at least 25 per cent.," was the Association's decree. In every state and in every county the local organizations worked to reduce the cotton area. The papers printed the Association's notices free. The officers went from town to town making speeches. Yet it was not an easy task they had. A Mississippi merchant went to one of the largest planters in his neighborhood.

"Look here, Jim," he said, "you ought not

Photographed by Frederick Ball

GATHERING SAMPLES

The cotton is sold on the basis of samples taken from the bales. A sampler often gets more than a hundred dollars worth of them a season

to plant so much cotton. A reduction in acreage is the only thing that can keep the price up."

"Are you going to reduce your business?" asked the planter.

"No," admitted the merchant.

"I don't think I will either."

The fact that those who did not plant less cotton would receive more benefit from the higher price—if it was higher—than those who did reduce their acreage, would have been enough to defeat a movement merely for less cotton. But the Association combined the plea for a reduction of cotton acreage with the movement for diversified farming.

"Grow your own supplies. Be independent of cotton." This is the doctrine preached by government reports, state agricultural bureaus, and the farm papers. More land planted in foodstuffs meant less land planted in cotton. The Association joined the campaign for diversified farming, with all its energy. One of the best examples of the diversification idea is the Everett & Crossland farm near Rockingham, N. C. On 1,600 acres, the managers raise besides cotton all the fodder for their ninety-six mules and food for their men. They even have a roller mill on the place.

On the other hand, Mr. McElmore's of 920 acres, near Montgomery, Ala., g practically nothing but cotton.

"No, I do not practise diversificat he said. "The Kansas farmer can raise b corn than I can and I can raise better co than he. I swap my cotton for his corn we both make money."

There were a good many farmers would not be persuaded that the less co they planted the greater gross return f they would get. But, whether by the ef of the association or by other causes, was a reduction of the acreage.

On September 6th delegates from state divisions of the Cotton Association in Asheville, N. C. "Hold every poun cotton for eleven cents," was their plea t farmers. When the convention adjou the price was well above that figure. W two weeks it was down to about ten c People began to smile when the Ash Convention and "minimum price" mentioned. The price continued to fall it went below ten cents. Then the unexp happened. The farmers stopped bringi their cotton.

Photographed by J.

THE SIGN OF A COTTON BUYER

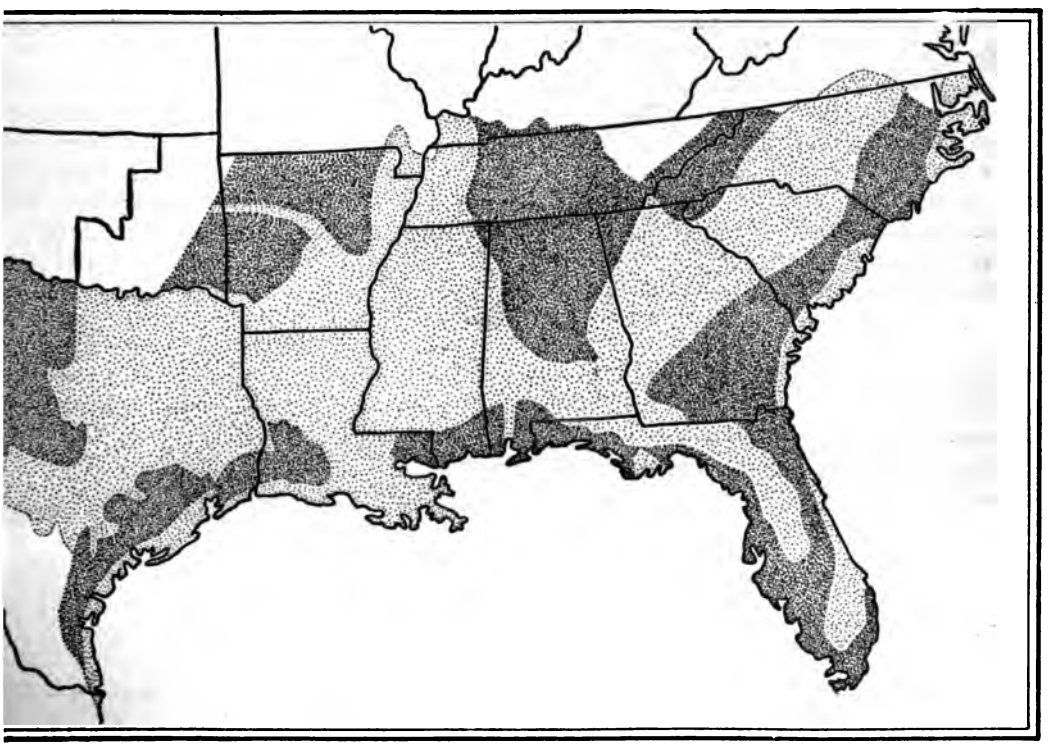
A bunch of cotton hanging from a board on which is the buye

at are you doing," I asked a purchaser outh Carolina mill, "buying cotton?" ," he growled, "I'm trying to."

of the farmers, however, did not the Association's counsel to sell nothing eleven cents. Ten cents was the real line. Not only are the farmers con- that cotton is worth ten cents, but they ious in their intention of getting ten or it. In Charlotte, N. C., when the ell below ten cents only about one-

banks in the South, the farmer can hold his cotton as long as he wishes. It is the best collateral there is.

If immigration and machinery will but solve the cotton grower's one great problem of labor, increasing riches await him. He is almost the sole owner of a great staple crop, the demand for which increases year by year. The cotton king of whose lordly dominion the antebellum planter dreamt was supported by the wasteful system of slavery.



THE COTTON BELT OF THE UNITED STATES

ading represents the land which produces about 80 per cent. of the cotton crop, and the dark shading that which produces about r cent. This "belt" contains nearly 600,000 square miles. Not more than one-fourth of it has at any one time been tilled

the usual supply came in from the

Cotton Association is a success, " I asked one North Carolina farmer. l, I'll tell you. If the price stays up ents anyway, I don't see any use of a Association," he said.

whether the Association lives or dies, o politics and fails or succeeds in estab- a great warehouse system, it has done th one great service. It has awakened ner to a realization of his position. He e cotton that the mills must spin. To nning they have to buy. With the his own prosperity and the 2,000 new

It failed. But the cotton kingdom which is now growing up over its ruins is destined to be far greater than even the dream of the other. A country on whom the world depends for clothes can no longer be poor.

"If my people wore cotton as they do here," said Wu Ting Fang, "and every Chinaman added an inch to his shirt tail, this alone would consume the whole cotton crop of the South."

"There is good reason to believe," says the government report, "that the 21,000,000 acres of central black prairie of Texas could, if need be, produce the entire crop now grown in the South." The cotton belt is destined to unlimited prosperity.

THE SENATE—OF "SPECIAL INTERES

I

ITS OBSTRUCTIVE ORGANIZATION AND COMMERCIAL PERSONNEL—THE "BOSS" OF THE BODY

BY

HENRY BEACH NEEDHAM

This is the first of several articles on the Senate of the United States

AT THE White House one day when the bill to regulate railroad rates was pending, a little group of Senators were talking with customary amiability. Among them were Senator Cullom of Illinois, whose profile shows an elusive resemblance to Lincoln, and ex-Senator Chandler of New Hampshire, who, when defeated for re-election, telegraphed: "I have been run over by a railroad train"—in other words, that the railroads had defeated him.

"Could anything be more preposterous," said Mr. Chandler to the other Senators, "than the report that Senator Aldrich, before sailing for Europe, was able to secure from the Interstate Commerce Committee a promise that there would be no railroad rate legislation this session? We have the President, a popular idol, advocating such legislation; we hear a roar of approval from the country; and the House has passed the Esch-Townsend bill, with only seventeen negative votes. Think, in the face of these facts, of one man assuming to obstruct action in the Senate. I repeat, it is prepos——"

"Hold on, Chandler," interposed Senator Cullom, who is a member of the Committee on Interstate Commerce. "Aldrich did get such a promise before sailing. Elkins, Kean, and Foraker assured him that there would be no rate legislation this session."

This is a true story. The promise concerned the President's most important recommendation to Congress. It was made by Senator Elkins, chairman, and Senators Kean and Foraker, members of the Committee on Interstate Commerce. Presumably Senator Cullom, bound hand and foot by senatorial courtesy, acquiesced in the decision—and he could not have helped it if he hadn't. And the promise was *exacted* by Mr. Aldrich, a Senator from Rhode Island, the smallest state in the Union. Thus a bill to railroad rates failed last winter.

Yet, up almost to the very last d session, the country had hope of th of such a measure. It became aw by degrees of the prearranged obstru bill would meet in the Senate.

THE GRAVEYARD OF LEGISLATI

A hundred stories and incidents same effect, might be told by men familiar with the Senate's chara methods. It has become progressi structive and increasingly insinc proach it from whatever point of will, you come to the same centr that it is largely a club of trading bosses, less representative of the pe any other important branch of the ment. Should we make treaties? called the Senate the graveyard of Does our commerce need reciprocity ments with other countries? A re treaty that has been carefully dr neither be ratified nor rejected but— so as to be unacceptable to the othe Does the country ask for tariff When a bill is forced by the House Senate, it emerges from a confere mittee mutilated beyond recognitio the country call for a pure food passes the House to be baulked in th Or, a railroad rate bill? Again it p House and is baulked in the Senat dent after President has found th petulant, arrogant, obstructive. Th which is nearer to the people, finds it taken in obedience to the people instructions at the polls, nullifie Senate. So exasperating has this that the Speaker of the House not delivered as scathing a denunciatio

as parliamentary manners would
The trail of the direct purchase of
ins into the Senate; there are Senators
ave been convicted in the courts of
their political influence; there is not
t Interest that has not its Senators,
frank have these relations become that
blic business is conducted in the light
; knowledge. Debating has become
e. Even party differences cut no
-except for effect on constituencies.
is seldom a note of conviction in any-
aid there, seldom a political principle
act. The very pretense of legislating
whole public good is almost abandoned.
lives a little while in the official at-
ere of Washington, he hears only of
ess" in connection with the Senate—
l or financial "business." It is as
rcial an atmosphere, in its way, as the
here of Wall Street itself.

LOST CONCEPTION OF THE FATHERS

unit of our political life is the individual
The unit that the Senate represents
State—according to the constitution.
it that it represents in fact is the cor-
n, or a combination of corporations, or
terest." Some of the influential Sen-
re rich men. They owe their fortunes
chises for public utilities, to railroad at-
ships, to corporations of one sort or
r with which they have been identified
are identified still. Many of them are
if ever seen by the mass of the people
states. And the Senate becomes less
than more representative of the
of the states, and more and more repre-
ve of financial cliques and political
es.

have come a long way from the con-
of the Fathers. Why do the people
Hamilton or Madison, writing in
ederalist, declared "that the Federal
will never be able to transform itself,
dual usurpations, into an independent
istocratic body." In the same paper
this further assurance: "It is a
une incident to republican government,
in a less degree than to other govern-
that those who administer it may
their obligations to their constituents,
ove unfaithful to their important trust.
point of view, a Senate, as a second
of the legislative assembly, distinct
from, and dividing the power with, a first, must be in all cases a salutary check on the Government. It doubles the security to the people."

This quotation raises two questions concerning the present personnel of the Senate:

1. Whom do they regard as their "constituents?"

2. What do they regard as their "important trust?"

It is to answer these questions that this study of the methods and of the personnel of the Senate is undertaken; and in this article I shall try to explain the machinery by which the Senate conducts and obstructs public business, and tell who the real leaders of the body are.

THE POWER OF COMMITTEES

The business of the Senate, as well as of the House, is of course done chiefly by committees. It might be said that it is done wholly by committees in the Senate; and that the business of the committees is done by a very few members. The proceedings on the floor are formalities, necessary to comply with the Constitution or with custom. What the public sees is only so much of the machinery as must be exposed to view; it is very little—merely the talking-beam.

Senators are formally assigned to committees by ballot, and a formal ballot is taken. But there is a Committee on Committees of the Republican caucus (that party being now in control of the Senate), with a chairman drawn from the caucus. This committee assigns the chairmen and the majority members of the various committees. To these are added the minority members of each committee, as determined by the Democratic caucus. The completed lists are then approved by the Republican caucus. A Senator asks "unanimous consent that the rules be suspended and that the Senate proceed to the consideration of the following resolution." There is no objection, and a resolution which gives the committee assignments, is adopted without a rollcall. This procedure shows the coöperation from the Democratic or minority side of the chamber, for the resolution is interminably debatable under the rules.

Seniority is invariably observed in making committee assignments. When the chairman of a committee dies, or retires from the Senate, the ranking member of that committee be-

comes chairman, unless he already has the chairmanship of a committee. It is an unwritten law that a senator shall have but one chairmanship. When, for example, Senator Davis died, Senator Frye was the ranking member of the Committee on Foreign Relations, and he was entitled to the chairmanship. But, had he taken it, he would have forfeited the chairmanship of the Committee on Commerce. The "shipping interests" are Senator Frye's important "constituents"; that is why he is such a strong advocate of ship subsidies. Moreover, to the Commerce Committee goes the great "pork" measure—the river and harbor appropriation bill. Mr. Frye would not make the sacrifice, even to go to the head of the Committee on Foreign Relations, which outranks the other and would have been more attractive to a statesman.

Senator Cullom, on the Committee on Foreign Relations, stood next in line. But he was chairman of the Interstate Commerce Committee; and the first Interstate Commerce act bears his name. He knows this subject far better than he knows Foreign Relations. It was said that Senator Cullom wavered, but that Senators Elkins, Kean, and Foraker, railroad stockholders and attorneys, all urged him to take the honor to which he was entitled. And he left the Interstate Commerce Committee to—Elkins, the railroad man!

New members are usually added to the bottom of the list of committees. Special fitness counts for less than seniority. Senator Knox, although an ex-Attorney General, was not a member of the Judiciary Committee during the last session of Congress. The conviction of Senator Mitchell, of Oregon, of crime will probably make a place for Senator Knox, which his experience and fitness could not make.

The power of the chairmen of the important committees of Congress, for evil as well as for good, is greater than the public comprehends. This is particularly true in the Senate for two reasons. Senatorial courtesy is just as potent in committee rooms as on the floor of the Senate—more potent, in fact. The wish of the chairman, particularly in the matter of delay, has great weight with the majority of members of the committee—even with the minority. Doubtless the promise of Senator Elkins alone would have sent Senator Aldrich to Europe in a contented frame of mind. Until agreement appears hopeless, the r ity members of a committee will not ride the wishes of the chairman by vot report a measure over his head. Fu more, as the Senate rules do not provi "gag-law," it is next to impossible to l committee discharged from the conside of a bill or resolution.

THE STEERING COMMITTEE

The Republican Steering Committee Executive Committee of the contr directors of the Senate. It shapes the p of the Senate—of Congress, in fact; : termines what measures shall be put fo and—more important—what legislation be held "wisely" back. The commit subject to the caucus. The caucus is s to a few dominant leaders.

Here, then, we have come to the source of authority. The following Se compose the Steering Committee: A of Iowa, Hale of Maine, Aldrich of I Island, Lodge of Massachusetts, Perki California, Clark of Wyoming, Elkins of Virginia, Spooner of Wisconsin, Kean o Jersey, and Knox of Pennsylvania. most powerful of these men are the real r

Senator Allison is the chairman o Steering Committee, though not its str personality. He nominally outranks Se Aldrich, because he has had the lo senatorial service, and because he is Cha of the Committee on Appropriations, is regarded as the most important comr of the Senate. As one officer of the S once remarked: "After all, the impo thing is, what senators can get for respective states; that's what they are for. And what they do get they must c from the Appropriations Committee." T fore, the Senator from Iowa could ex a wise and powerful influence ove colleagues. Senator Kean, for exampl joys more influence in the Senate than h term in that body would seem to ju But he is Chairman of the Committe Audit and Control of Contingent Exp of the Senate. An unimportant commit is true, but many Senators have to go chairman for favors. Senator Kean p in consequence.

Why is not Senator Allison a real le Everybody has heard the description of l that he could walk from Washingto

ıe on the key-board of a piano without
; a note. Once when he was delivering
ı of platitudes to the Gridiron Club,
spondents' club in Washington that
" its guests, someone cried out: " Look
ınator. Don't compromise yourself."
hen his speech continued non-commit-
friend who was traveling on a slow
vith the Senator pointed out of the
r and remarked: "That's a well-
sheep, Senator."
s certainly well sheared on this side,"
Mr. Allison.
little wonder that he falls short of
primary force. The guiding principle
areer is to remain perpetually in office.
hing has been bent toward that end.
ın of dispensing Federal patronage in
ı unique, and calculated to work no
to Mr. Allison. When, during the
sion, his service exceeded the longest
ng service in the history of the Senate,
l accomplished his most cherished
ın. He has been in the Senate now
ıan thirty-two years, and during that
s name has been attached to only one
ınt piece of legislation—the Bland-
act, a compromise measure, designed
at free silver, and even that was re-
ɔver night. The best that can be said
ɜenatorial service was said by the late
Hoar: "He has controlled, more than
ıer man, more than any other ten men,
t and constantly increasing public ex-
ıre amounting to more than a thousand
ı annually. It has been an economical
wise expenditure." In a word, he is

he does not commit himself to any-
No one knows, for instance, where he
on the much discussed subject of
ing railroad rates, unless it is his
lose friend, Mr. Marvin Hughitt,
nt of the Chicago & Northwestern
d. Such a friendship is not unusual
a. The railroads rule Iowa, and the
pital of the state is Chicago.
second member of the Steering Com-
who is also second on the Committee
ropriations, is Senator Hale, Chairman
Committee on Naval Affairs. He has
longer in the Senate than Senator
and, by courtesy, outranks the
of the Senate. Senator Allison dele-
o Mr. Hale the floor management of
most of the appropriation bills, therefore Senator Hale's influence with his colleagues is considerable. He is the most independent man in the Senate on public questions which do not affect his own state, and as dependent as any senatorial attorney when some "interest" in Maine is in his mind, whether it be the shipping interests, or a Maine railroad, or the makers of misbranded food. But he fights openly and he never forgives nor forgets.

Senator Lodge, something of a boss in Massachusetts but not much of a leader among Senators, is popularly classed with the managerial coterie of the Senate. This is largely because of his supposed influence with the Administration, which may not now be so potent as when he assured the President that the arbitration treaties negotiated by Secretary Hay would pass the Senate without amendment.

The Senator who jumps to the fore in running debate is Mr. Spooner. His activities in behalf of railroads, which ranged from peddling passes to giving valuable legal opinions on valueless branch lines, first put him in the Senate. For not distantly related reasons comes also Senator Elkins, who, with his father-in-law, Mr. Henry Gassoway Davis, is heavily interested in railroads and street railways. He is known as a "practical railroad man," and is capable of preparing innocuous "amendments" to any bill which Representatives Esch and Townsend can put through the House. In all probability, nothing will remain but the enacting clause of the House bill.

"Senator Foraker," said Senator Chandler, "is one of the most industrious men I know of. He has moved his law library to his Washington residence, and some day will kill himself working. The bar is cultivated by the railroads; they often get a local counsel for a free pass."

Senator Kean is what Jerseymen call a "public utility man," in other words, he is not primarily the representative of the railroads, but holds his office by virtue of the influence of what is known as the "Prudential-Fidelity Trust-Public Service Crowd." But he is not unfriendly to the railroads; if he were, he would not be in the Senate.

THE "BOSS" OF THE SENATE

But—to pass over the other members of the Steering Committee—there is one Senator

who, in the opinion of many, has had more real power over a long period than any other man in the country; and his power is chiefly obstructive. He is, of course, Senator Aldrich, of Rhode Island, the unmaker of the Wilson tariff bill, the maker of the Dingley tariff and in fact of every tariff measure of recent times—in short, "the business manager" of the Senate; and he comes from the smallest state in the Union.

A giant in intellect, a man of rare genius, a statesman of the first order—all these attributes one might reasonably expect to find in the master of the Senate. Does Senator Aldrich possess such qualities? If not all, does he possess any of them? Comparisons may be helpful in forming an estimate of public men. Let us use Senator Depew, of New York, railroad attorney, and sometime counsel for the Equitable Life Assurance Society, as a measure in one respect of Senator Aldrich. The "Congressional Directory" of the Fifty-eighth Congress contains his sketch of himself in a little less than a page. There is much oratory scheduled. But Senator Depew, although he is a widely advertised celebrity, is not influential in the Senate. He is expected to object when any measure affecting the particular interests that he represents is under consideration, which expectation he fulfils conscientiously. But Senator Aldrich, who is not an orator, has just eight lines in the "Directory." Born in Rhode Island, once a member of the Providence common council, then of the general assembly, serving as a speaker of its House one year; then twice a member of the House of Representatives; he finally became United States Senator on December 5, 1881. He has since served continuously and was reelected last year. This outline shows only the shadowy career of the machine politician type. It omits the information that Senator Aldrich has now two seats in the Senate, as his colleague, Senator George Peabody Wetmore, could testify.

There is a modest silence about the early struggles of this "self-made" millionaire, who began life as a clerk in a fish market; became a bookkeeper in a wholesale grocery establishment, in which he rose to be a partner, served as president of the street railway combination, and finally retired with wealth in abundance. The Senator's biography neglects to extend a word of thanks to his close business associates, Mar Perry, Rhode Island's first captain of in and William G. Roelker, whose legal enabled the triumvirate to do many pr things without breaking a law or com a crime. Above all, there is no men the United Traction & Electric Co Now it is just as important to an unde ing of the United States Senate th should be familiar with the organiza the parent corporation of the Rhode Company, as familiarity with the pro of the company is essential to a proper tion of Senator Aldrich.

In the early nineties, the triumvir tained an option on the horse-car l Providence and Pawtucket. Eight r of dollars were needed to purchase the ties and to electrify the roads. Fc months Mr. Perry peddled this option New York, but without success. Mr. is a shrewd, clever man, otherwise he not have left the chattel mortgage b of his young manhood far behind hir communed thus with himself:

"We have a powerful Senator in our n chairman of the Committee on Financ that committee must go special intere as well as little. Let us use our Sena

Thereupon, Mr. Perry lost no time in out Mr. F. P. Olcott, who is the h the Central Trust Company—the company of the sugar crowd." Of his Mr. Perry frequently boasts:

"In twenty-four hours the matt closed, and in forty-eight hours we h millions to check against." And the crowd" had a United States Senator.

SENATOR ALDRICH AND RHODE ISL.

It was not until after Senator A reëlection in 1892, following a scand corrupt campaign in which money outside the state was freely used, tl street railway deal was officially made to Rhode Islanders. The United Tra Electric Company was organized, with S Aldrich president, John E. Searles president, F. P. Olcott treasurer, and and Roelker directors and officers of diary companies. Mr. Searles was secretary of the Sugar Trust, and his fa as familiar as a Stuart portrait of Wasl to many National legislators. Mr. has already been identified.

gists might with no little profit turn ention to Providence and to the and legislature. They should study opment of the United Traction & ompany from the time of its organ- ntil it was merged in The Rhode mpany. Through all this iniquitous nator Aldrich was president of the while General Brayton, the blind "delivers" Rhode Island to the was the paid attorney of the com- othing in the way of legislation was that he did not give. His gifts to any included an "irrepealable law" in effect, a perpetual franchise. de Island Company, designed to l of the public utility corporations about Providence, is a property f its present owners, the United ovement Company of Philadelphia. Aldrich is no longer its presidential l. He resigned in 1902. His legis- response to a popular demand, had ten-hour law for street railway s and motormen. His company obey it. There was a strike, and in t the militia had to be called out to r. But meantime President Aldrich ned. His term in the Senate was o a close, and he was ambitious to ed.

Aldrich is a natural product of land and of her institutions. His founded on a system of protec- n is as venal as was slavery in some of the South. Adherence to pro- principles" renders the intelligence ite impotent when, by the remotest he privileged special interests may d.

Aldrich is the flower of a popular de, essentially American, which at the smallest state in the Union has t powerful representative in the States Senate. But above all, he roduct of a debauched electorate. ue that a stream cannot rise higher source, must this not be a most s man? The "Boss" of the Senate ser to "high finance" than any man life. It is wise, it is prudent to n" with such a colleague. It is hy Senator Aldrich leads.

narkable growth of big corporations a has taken place in the last quarter-century. The advent of Senators Aldrich, Hale, Frye, Spooner, Gallinger, Penrose, Elkins, Platt, Foraker, Depew and Kean—representatives of corporate business every one—has also been a matter of the last quarter-century. They were called into power, these men, or else have been continued in power, by the exigencies of "business." Political history is no longer the prescribed study for rising "statesmen;" nor has it been for some years. If it is anything, it is "business experience."

How does it happen that Senator Elkins is in the public eye? Because the Republican Steering Committee recognized his ability, born of experience and training, to legislate *for* corporations—for railroad corporations in particular—and put him to the forefront of the Committee on Interstate Commerce. Who but a railroad man should be the head of a committee controlling the destinies of a dozen great railroad men? Surely such an "expert" as Senator Elkins is to be preferred to a representative of the vast army of shippers. Senator Cullom discovered the subject of political history rather late in his official life, and immediately seized the chairmanship of the Foreign Relations Committee. "Business" was not disappointed; for the senior Senator from Illinois has a mild sort of notion that legislation, affecting not a private corporation but a common carrier, should possibly be for the benefit of the people. But your Senator representing corporate business does not think so. Everything hinges on prosperity; there can be no prosperity unless there is good business, and "business" (which is always corporate business) demands special privileges.

The trouble with the Senate is the trouble with the ruling Senators. The trouble with the rulers of the Senate is the trouble with their "constituents"—that is, with "business." As these men owe their election to "business" they are naturally susceptible to corporate influences. To curb the Senate, the corporations must first be curbed. But how can the corporations be curbed without the coöperation of the Senate? Certainly there is little hope so long as a few "business" senators run the Senate, and so long as these corporate representatives run the Senate according to the ideas and wishes of Senator Aldrich. This is the closed circle of influences which every "square deal" encounters.

HOW MEN GET RICH NOW

EXAMPLES OF FORTUNES WON FROM INDUSTRIAL OPPORTUNITIES IN EVERY PART OF THE COUNTRY

BY

C. M. KEYS

ASSISTANT EDITOR OF THE WALL STREET JOURNAL

A LITTLE while ago our moralists were afraid that the American people would go money mad. We were in danger, it was thought, of sacrificing everything to the getting of wealth. The public looked upon rich men as heroes and models—so we were told.

If this were true, there has been a great and sudden change in the public feeling. For now rich men are put on the defensive, and there is a strong popular feeling that wealth is likely to imply dishonesty. At any rate, a rich man must now explain his riches. This is a very noteworthy change in public feeling.

In fact, the past year was noteworthy for its revelations of ill got riches; and the captains of many industries and the makers of combinations and organizations were halted in their activities by investigations, by court decisions, by public criticism, and by a strong tide of popular suspicion. The Supreme Court of the United States struck hard at the "trust idea" when it declared the Northern Securities Company illegal, and again when it declared that there was a beef trust, and that it was in violation of the laws. The most noteworthy fact about the November elections was the protest against great aggregations of wealth and its misuses.

Thus the danger on one side, that we might become money mad, has given way to a danger on the other side, the danger of decrying wealth. But the pendulum of public opinion, after causing the punishment of some of the criminally rich, will swing back to an equilibrium, and we shall say that honestly acquired weath in industrial or in transportation pursuits, in agriculture, in invention, in merchandise, or even in finance, is not a disgrace. It is even an honor.

All the while, of course, wealth is increasing. The government report of November 1, 1905, showed the cash per capita circulation of the United States to be more than $3 highest figure in our national history. year this figure is going higher. The are constantly growing richer. And wealth is becoming more and more lized. In the great hotels of New Pittsburg, Chicago, Boston, and Philad the regular habitué may point out visitor almost any night a dozen milli where ten years ago he would ha trouble in finding two. The millionai of the New York Yacht Club has and again doubled in the past ten Evidences of preponderant individual multiply in all the great centres of the States year by year.

A large proportion of these mighty f are honest. They come from the ti the soil, from the opening of the mine the gathering of the wealth of the gr ests. They come from the carrying merce across the seas. They are the of our national genius, the fruit of endeavor wisely directed. There is single field of human endeavor worth at all in which American labor is not c with its golden crown.

The industrial field is particularly ican. It includes transportation, facture, and the opening of mines and It is wonderfully diverse in its resourc it the American is supreme. Into o protected markets, year by year, the p of foreign factories find more and mo cult entrance. Our industrial prov coming into its own. The methods by these wonders have been wrought, th tunes gathered, are as diverse as t itself.

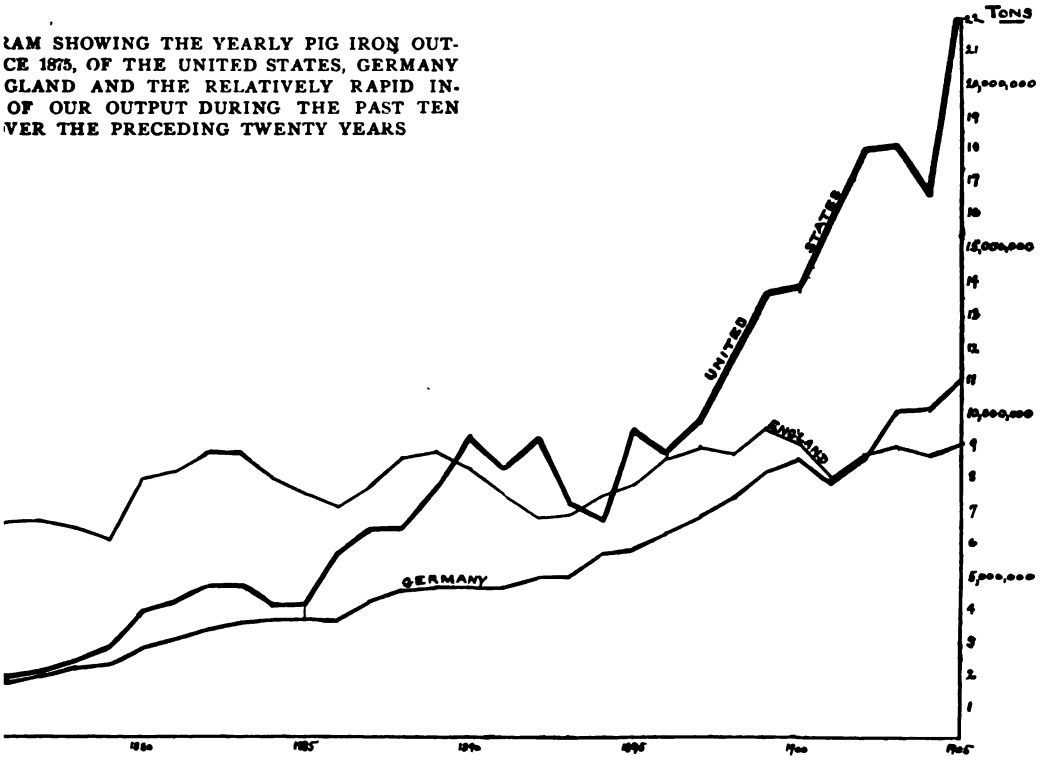
How have honest fortunes been ac And how may honest fortunes now Most fortunes come from a happy u the right man and the opportunity.

inning of the nineties, a junior officer 'ennsylvania Railroad went to Europe oliday. He had a good position, a ıpital, and some good friends. He ghtseeing with his eyes wide open. as his habit. Wales fascinated him. was the country that supplied the ıith tin. He knew that the huge tin ; of his state, Indiana, had lain idle the tin of Wales held the world's ;, including Indiana. The people of te, whose houses were built over tin ;, paid to Welsh manufacturers every

duty and beat us here in Indiana. The local trade will make us rich."

Probably he said the same thing over many times. The upshot of it was that he and his friend gathered together a small group of helpers and built the first tin plate mill of any importance in the state. Within seven years that mill had come to be the head and centre of the Tin Plate Trust. The imports of tin fell from more than a billion pounds in 1891 to about one hundred million pounds in 1903, and our manufactures rose from an insignificant sum to more than a billion pounds. The

ıAM SHOWING THE YEARLY PIG IRON OUT-CE 1875, OF THE UNITED STATES, GERMANY GLAND AND THE RELATIVELY RAPID IN-OF OUR OUTPUT DURING THE PAST TEN VER THE PRECEDING TWENTY YEARS



any thousands of dollars for tin. The ; of the United States had lain wide) the tin of Wales. The change in .t about the time of his visit, had put on this imported tin.

in his native state he talked tin, : tin, dreamed of tin. Here was his ınity. Most of all he talked to a boy-iend who, by hard work and genius, ne to be the vice-president of a small · bank in Indiana.

ler our feet," he said, "lie millions. ɔw Welshmen to keep them buried. our chance. Suppose we start a tin our own. They can't pay this new

imports fell off 90 per cent.; the manufactures increased 2,500 per cent. The man with the idea was Mr. W. B. Leeds. The bank vice-president was Mr. Daniel G. Reid. To-day these men are directors of railroad companies owning more than 15,000 miles of road, and they are the guiding spirits of great national banks and of other enterprises. Of course the new tariff was the basis of their fortune; but they first recognized its possibilities, risking their little fortunes to back their opinion.

Last year the people of Massachusetts, in a year of general Republican triumph, elected to the governorship a Democrat, Mr. W. L. Douglas. That was the crowning point in

the successful career of an extraordinary business man who has made an honest fortune. Governor Douglas was a shoemaker who made good shoes, held his customers year after year, and prospered in a small and humble way. As time went on his business grew. It has taken it years to grow into the W. L. Douglas Shoe Company, and to bring to its founder a great fortune.

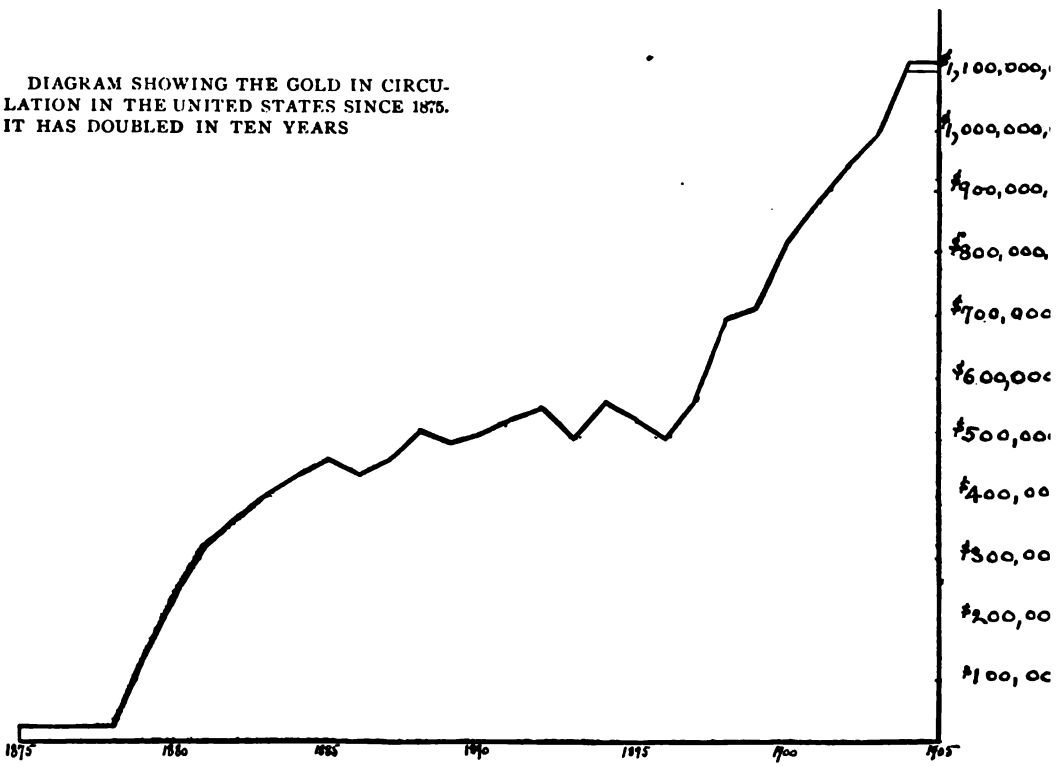
His opportunity came to him and he seized it. The tariff, of course, helped him, too, though in lesser degree. He has done all he could to build up abroad a market for American shoes. His company has been one of the important factors in bringing the total export trade of the Union in shoes from 822,412 pairs in 1895 to 4,642,531 in 1904.

The records of Dun or Bradstreet of ten years ago laid alongside the record of to-day would tell a thousand tales of exactly the same import. It is not given to every man to make a million dollars, nor to become a national captain of industry but in every city, every town, even every village, there are smaller local captains.

When the new Coates House was built in Kansas City a few years ago, it stood supreme in that growing city. The privilege of selling cigars within its doors was offered to on and refused. Another took it at twi rental. His first year's business nette above all expense, over $3,000. In fol years it made him rich. Among other he is now one of the owners of the V Hotel, on Michigan avenue, Chicagc worked for his good fortune, but most he owes it to the mere seeing of the cha

Electric traction is a new field; yet of great fortunes have already been m it by Americans. The story of Frank Sp who introduced the idea of multiple uni trol, is fairly well known among ele people. In this case the man's genius a fortune. He invented and patente method of controlling heavy electric tra transit. It rapidly superseded all pr methods. The South Side Elevated o cago, the Boston Subway, the London U ground, the New York Subway, the Ma tan Elevated, the New York Central many other similar systems, have ad the patents. Mr. Sprague's wealth is industrial and must be regarded as the price the world has paid to him for vention which the world needed and wa ing to pay for. In this electrical field

DIAGRAM SHOWING THE GOLD IN CIRCULATION IN THE UNITED STATES SINCE 1875. IT HAS DOUBLED IN TEN YEARS



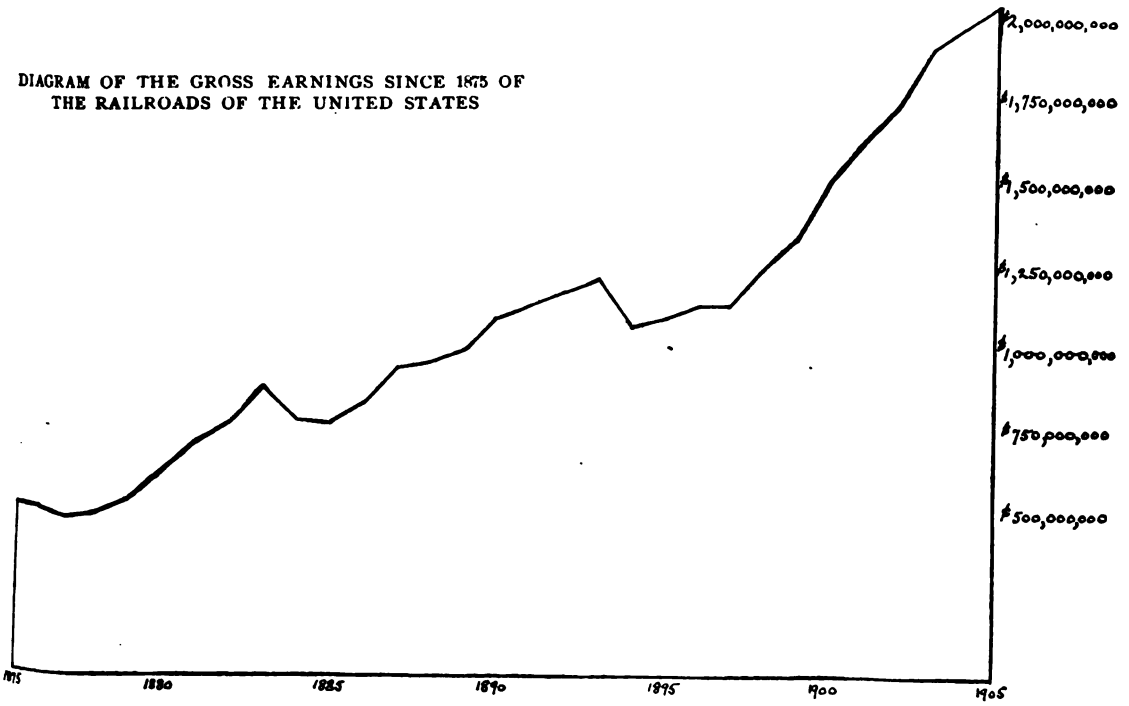
are many fortunes to be made and in the making.

A few years ago Mr. John Joyce, of Andover, Mass., petitioned the Canadian Parliament for a concession to allow the development of power at Shawenegan Falls, Quebec. At that time the Shawenegan River was a first-class trout stream. With the concession in hand he went to Boston capitalists and to Mr. Greenshields, a Canadian Pacific attorney. He gathered about him sufficient capital to build a great power dam and to create at Shawenegan a centre of electrical power which now supplies most of the energy needed for the public utilities of the city of Montreal, eighty miles away. Mr. H. H. Melville, of Boston, was his chief backer in this enterprise. He has made his money very largely in backing and aiding ventures of similar kinds all over the continent.

There are on this continent thousands of such opportunities. They do not normally fall to the lot of the man with no capital whatever. It takes a certain sum, ranging from a few hundred dollars to a few thousand, to start an enterprise of this nature. Down in the southwest corner of Texas, up along the Columbia River, in Oregon and Washington, in the centre of the Rocky Mountains west of Denver and just north of the Canadian border, these openings occur by dozens. Not one of these regions, however, can be described as "a poor man's country." Their natural resources are more or less stubborn. In Texas one must pay for water from the artesian wells. In Oregon most of the power centres are remote from power markets, and transmission is expensive. In British Columbia and in Colorado one must compete with greater pioneers already in the field.

Yet thousands of people are making fortunes, greater or smaller, in every one of these new regions. The traveller along the Rio Grande will find now a little rice mill, sending every month its grist from the local fields by rail to Galveston or farther north; now a small wayside shop that buys the crops of pecan nuts from the Mexicans across the river, and ships them north by carload; now a small sash factory that supplies the demand of growing civilization for miles in every direction—both in the Union and across the river. Similarly, one discovers by chance amid the hills of Colorado and of British Columbia little factories, run by cheap power, that have their local customers and grow gradually rich. Up in Oregon and all the way across the lonely borderland, one finds, tucked into corners along the little streams, sawmills, shingle mills, etc., making for their owners the beginnings

DIAGRAM OF THE GROSS EARNINGS SINCE 1875 OF THE RAILROADS OF THE UNITED STATES



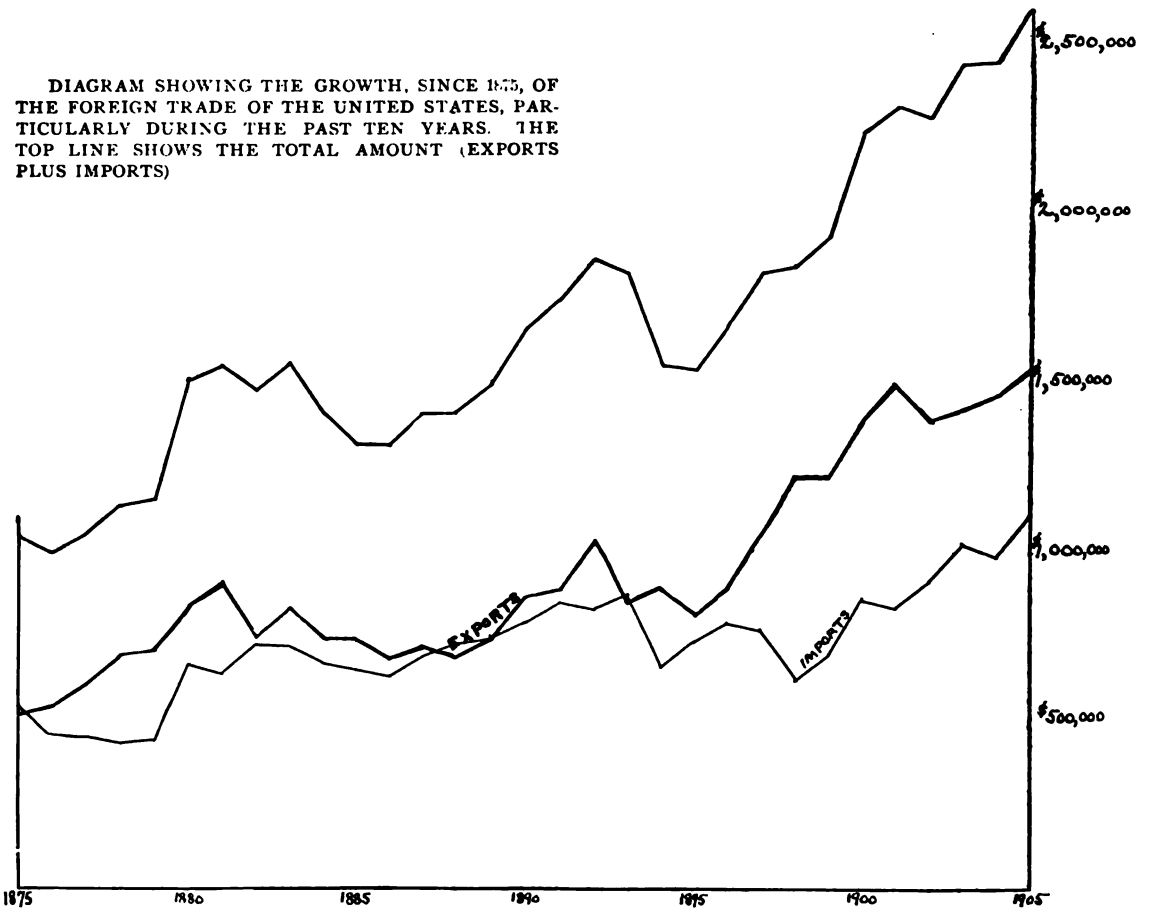
of perhaps mighty wealth. This is the way the country grows.

This lumber industry is full of dramatic tales. Not so many years ago Mr. John Kirby built a little mill on a quiet river in the long-leaf pine lands of Texas. He bought a few hundred acres of standing timber and cut it into lumber for the local demand. The business grew. The ox-cart and the raft were succeeded by the railway, built by his own labor and the labor of his men. He called to his help the capital of richer men than himself. At the last, as president of the Kirby Lumber Company, he controlled 7,000,000,000 feet of standing timber, twenty mills and more than 175 miles of lumber railway. The great decline of 1903 swept his company into bankruptcy, but the fact remains that Mr. John Kirby had become President John Kirby, lumber monopolist and arbiter of destiny for half a dozen Texas towns.

A striking parallel is Mr. J. R. Booth of Ottawa. The difference lies in the fact that Mr. Booth did no capitalizing, but paid hard cash for all that he bought. He built a trust on old fashioned lines, out of the profits from a tiny, lonely sawmill on the Upper Ottawa. A few years passed, and he threw the Canada Atlantic Railroad across Ontario, 450 miles, from Montreal to Parry Sound. He put the stocks of it into the vaults of the banks at Ottawa, and kept them there, unpledged. Five years passed, and he took them out and sold them to the Grand Trunk Railway. No one knows how much he made. At any rate, he stands to-day a multi-millionaire, owner of many mills, proprietor of more timber than those mills can cut within a man's lifetime. And all this grew out of one lonely mill.

Such tales can be multiplied to hundreds. The Ogilvie Milling Company, which is the Canadian Flour Trust; our own Standard and Pillsbury mills; most of the great breweries; and many other concerns of similar industrial

DIAGRAM SHOWING THE GROWTH, SINCE 1875, OF THE FOREIGN TRADE OF THE UNITED STATES, PARTICULARLY DURING THE PAST TEN YEARS. THE TOP LINE SHOWS THE TOTAL AMOUNT (EXPORTS PLUS IMPORTS)



nature, sprung from a single plant, small, insignificant—save for one thing, which is that a man and an opportunity met.

Pittsburg is built upon that accident. "That man," any one will tell you about a well-known citizen of that city, "about ten years ago bought a little farm up the river. It was not much of a farm—chiefly limestone and mortgage. He lifted both the mortgage and the limestone. He made more than two million dollars selling the limestone to the smelters. They have to have it in making steel. He has it, and he has it where he can put it on a barge and drop it down the river at the works. He doesn't pay any freight. He makes more money on a ton of limestone than any other man in the world."

There is another man—a young man yet—who built a little glass factory ten years ago at a cost of about $5,000, and sold it out three years ago to the Glass Trust for half a million dollars in stocks and bonds. There is a man who sold a recipe to the United States Steel Corporation for $200,000. Another thrifty man has made ten fortunes floating new industries in the Pittsburg "belt," and lost them backing the stocks in the local market. One young man bought up three acres of land in the Connellsville region a few years ago at a thousand dollars an acre, and is taking $40,000 a year out of the coke ovens that he built on the same three acres. He is following in the steps of Mr. Henry Clay Frick.

So runs the Pittsburg romance. A similar tale of smaller fortunes or fewer comes from Denver, Toronto, San Francisco, Spokane, and many other centres. Beet sugar and mines in Colorado; oil lands and refineries in California; little canning companies along the Columbia River in Washington; wood and furniture factories in Ontario and Michigan—these are some of the steps to wealth.

A Texas youth of twenty-one had a brilliant idea. He imparted it to a St. Louis capitalist. The St. Louis man talked it over with two other capitalists. That was in 1902. The Texas youth took a trip across the Pacific Ocean. When he came back, a little disused flour mill in a lonely place in the Rocky Mountains found a ready purchaser. It took only $5,000 in all to alter the equipment and start things going. A Pacific Mail steamer, outward bound from San Francisco in February, 1903, carried twenty-five large packing cases from that factory. They were labelled "wire netting." They were full of cordite, and were consigned to a hardware house in Yokohama. In its first twelve months that factory paid a royalty of $25,000 to the Texas boy and paid 1,000 per cent. dividends to the backers.

Mr. Charles Pierson, of New York, is an engineer with ideas. Within the past few years he has floated electric companies designed to furnish light, heat and power to the ancient cities of Mexico and Havana. He has always found capital ready to assist him. Mr. Leigh Hunt, once a Seattle editor, is a director in a dozen companies all over the world, and nearly all industrial. His fortune, now large and growing rapidly, consisted but a very short time ago of nothing at all. He stops at nothing. The latest thing he talks about is a plan to grow cotton in the irrigated fields back of the Atbara Barrage, in the Nile Deltas, where moisture cannot fail and the weather is as constant as the sunrise is regular. Another of his ventures is the Occidental Mining Company, which suspended operations long enough to permit the Japanese and Russians to fight a battle around the mines in central Korea.

Mr. William McKenzie of Canada is building a railway to rival the Canadian Pacific across the great prairies. He has also built tramways in Manchester, England, and in Havana, Cuba. He owns the trolley system of Toronto. He bought a little mule tramway outside of Rio de Janiero, Brazil, and out of it he made an eleven million dollar company whose stocks pay 6 per cent. dividends. It is a transportation trust for the greatest city in South America. Yet a few years ago Mr. William McKenzie was only a fairly prosperous farmer somewhere in the wilds of Central Ontario.

All these fortunes are thought to be honest fortunes. There are thousands like them scattered all over this continent. They are the reward of courage, merit, wisdom, shrewdness. They have not been acquired by robbing the people, but by building up the country abroad and at home. They mean an increase of industry of many kinds, and thus they mean an increase in opportunities of many kinds. They offer new footholds for new climbers. Such fortunes, so acquired, are an honor at once to the man who makes them and to the country which gave the opportunity.

THE COUNTRY THROUGH WHICH THE NEW SAN PEDRO, LOS ANGELES & SALT LAKE RAILROAD RUNS

It follows almost the identical line of the old Mormon Trail from the Pacific Coast to Salt Lake, and gives transportation facilities to rich mineral and agricultural regions that have not been developed because of prohibitive wagon-freight charges which used to run as high as $100 a ton

SWINGING THE MARCH OF EMPIRE SOUTHWESTWARD

THE DEVELOPMENT OF NEGLECTED UTAH AND NEVADA BY THE BUILDING OF THE NEW SAN PEDRO, LOS ANGELES AND SALT LAKE RAILROAD—CONSTRUCTING A ROAD OUT OF TWO PRIVATE FORTUNES—THE PREPARATION FOR OUR ORIENTAL TRADE

BY

FRENCH STROTHER

"THE road is built and paid for, and not a dollar's worth of bonds has been sold."

This quiet statement of an expenditure of more than forty million dollars, was Mr. J. Ross Clark's summing up of the achievement of his brother, Senator W. A. Clark, of Montana. It means that two men—Mr. E. H. Harriman and Senator Clark—have built and paid for 778 miles of trunk line railroad, from Salt Lake City to the Pacific Ocean, besides branch lines, and all the stations, spurs, roundhouses, rolling stock and other incidentals of a fully equipped railroad. It means that the northerly city of Butte, Mont., is now nearer by rail to the southern city of Los Angeles, Cal., than it is to San Francisco, which is latitudinally between the two. (The great significance of this fact will be explained further on.) It means that perhaps the richest iron district in the world—in Utah—is being opened up, and that the region of the most valuable gold "strike" since 1849 is to have transportation facilities. It means that Senator Clark has spent more than twenty million dollars from his private income on one project in monthly instalments, each an independent fortune; and that Mr. E. H. Harriman has added to the structure of his railroad ambition another rich traffic feeder to his Western system and another outlet for the Pacific commerce which he controls. For Mr. Harriman paid an even half of the construction cost of the road, and owns an undivided half interest in it. This railroad is the new San Pedro, Los Angeles and Salt Lake, which was opened for business May 1, 1905.

It was inevitable that some day a railroad should be built from Salt Lake City to Los Angeles, but the present accomplishment is bound up in the realization of several picturesque ambitions and in numerous financial intrigues—of Collis P. Huntington's dream of autocratic railroad power in the West; of the ambition of Los Angeles to outgrow San Francisco as the great Pacific port, and of her other ambition to become the "Queen City of the Great Southwest;" of Senator Clark's ambition to leave behind him a monument to his activity in the development of the West; and, finally, of the vision of the successor to Mr. Huntington's dream of railroad autocracy, Mr. Harriman.

The story begins with the entrance of Mr. R. C. Kerens of St. Louis into the field of interurban traffic around Los Angeles. By purchase and construction he acquired about eighteen miles of standard gage road, which he called the Los Angeles, Pasadena & Glendale. To Mr. Kerens was given the vision of greater possibilities for his little local system. The Government had spent $950,000 in improving one of the natural ports of Los Angeles—San Pedro Harbor, twenty-two miles south. Collis P. Huntington, who controlled the Southern Pacific, and through it the power of financial life and death over all the shippers of California, was developing another port—Santa Monica—which was likewise the terminus of his line. The shippers of California were clamoring for a competitor to the Southern Pacific. Mr. Kerens's vision was to make his road a link in a great transcontinental line from Salt Lake City to Los Angeles and San Pedro, which should be that competitor.

The rival Union Pacific was his natural ally. Accordingly, Mr. Kerens had an interview with S. H. H. Clark, with the result that the Union Pacific built from Salt Lake City to Milford, Utah, made track embankments as

far as Caliente, Nev., and surveys to Glendale, while Mr. Kerens built on to San Pedro, where he acquired water-front concessions.

These operations were stopped by Mr. Huntington, who succeeded in holding up the work on the harbor until 1898, when Congress decided against him.

By the time the conclusion of this struggle had cleared the way for the building of the new road, Mr. Harriman had secured control not only of the Union Pacific, but—after Mr. Huntington's death—of the Southern Pacific as well, and had inherited Mr. Huntington's ambition to dictate the railroad business of the West. Mr. Harriman did not intend to allow the new road to be built until, in the fulness of his own plans, he should choose to build it himself.

But Senator W. A. Clark of Montana had now taken up the cause of the new road. Senator Clark had ambitions of his own. Through fruitful opportunities in the early mining days of Montana, but more largely through his shrewd judgment in trade, he had grown from a tobacco dealer in a mining camp to be the owner of the enormously rich Anaconda copper properties around Butte, Mont. Later, he had bought the Verde mines in Arizona, and had thus, through the ownership of the two greatest copper-producing properties in the world become one of the controlling forces in the mineral development of the West and one of the heaviest Western shippers. He saw in the project of building the new road three great opportunities.

First; with the building of the Panama Canal and the opening of the Orient to trade, San Pedro promised to become one of the vast shipping points for the country west of the Great Divide. All freights westward from Butte to San Pedro would have to go first to Salt Lake City and then to San Francisco and south to San Pedro, 1463 miles. The proposed line as surveyed from Salt Lake to San Pedro was practically 800 miles. The control of this shorter route might some time mean much to the copper mines of Montana.

Second; the southwestern part of Utah, through which the line would run, is one of the richest undeveloped mineral regions in the world. Senator Clark saw that the building of the road would cause the development of this region and that this development, in return, would supply a rich freight traffic to help maintain the railroad.

Third; the project appealed to the S imagination as a means of leaving beh an imperishable reminder of the fact had helped to develop the West.

Consequently, on March 20, 1901, Clark organized the San Pedro, Los & Salt Lake Railroad Company, with stock of $25,000,000, practically all sul by himself, to undertake the cons of the line to Salt Lake City. He tempted to secure the help of Mr. H to carry out the earlier plan of the tion of the Union Pacific. Mr. Harri fused to share in the enterprise, and 1902, Senator Clark ordered the engi the new company to begin constructi both from Salt Lake City and from G At the same time Mr. Harriman beg to extend the Oregon Short Line from to Caliente. For a year there was st bitter rivalry between the constructio of the two lines. Mr. Harriman was a fierce stand against any encroachr his domination. Senator Clark was steadily to maintain his pride in con an undertaking he had begun. The culminated in a dispute over which lin use a cut in Meadow Valley Wash. sult was that Mr. Harriman admit futility of his defence and sought ter agreement of mutual surrender and tion was made, by which Senator Cl Mr. Harriman should each have an equ in the ownership and control of the S Line, and should each bear an even hal construction costs. Furthermore, a t agreement was made regarding tra rangements between the Salt Lake line connections, the Union Pacific and the ern Pacific. Under this agreement t struction of the road was rapidly con

As a part of the constructive devel of the West the new road must justify i its traffic service, especially its freig from these any railroad gets the bul returns and does its greatest amo good. For this business the road lo several great sources: to the output mines in Utah and Nevada, to the in shipments of fruits and manufacture from Southern California, and to its the transcontinental traffic, in which included the land carriage of Oriental f

For years it has been known by men that Iron County, Utah, is one

THE LONGEST CONCRETE ARCH BRIDGE IN THE WORLD

ıe tracks of the new San Pedro, Los Angeles & Salt Lake Railroad across the Santa Ana River, near Riverside, Cal. The bridge consists hes each of 86 feet clear span; its total length is 1,000 feet; and its height 60 feet. 25,000 tons of concrete were used in its construction

iron belts in the world. Practically ɔne range of mountains in the county ıown unusually valuable mineral de- The Colorado Fuel and Iron Company, icipation of a day when a railroad be built through this territory, has ıt it worth while gradually to acquire ɔnership of vast holdings in the best of the county. The mines around l, in Beaver County, next north of Iron ', have been worked with success since 1890. The coming of transportation ɜs means that these mines may be and add to the resources of Utah.

les these mines in Utah, there are the elds of Nevada. Here, in the pitiless f the desert, weary miles from water ım railroad facilities, a few men made the richest gold strike since 1849. Word of their discovery slowly trickled across the barren places into the outposts of the world, and were telegraphed all over the country. Instantly, thousands of men swarmed to the desert. They found that freights were appallingly high and slow. The braver ones kept on and have half developed the mines. But until the new line completes its branch to Bullfrog, the great riches of the camp must be freighted on wagons over long stretches of desert. With the coming of the road the output of the camp will approximate its full capacity.

The second source of freight is Southern California. At present, perhaps the greatest shipments are of fresh fruits, especially oranges and lemons. The market for these

CREATING A HARBOR AT THE WESTERN TERMINUS OF SENATOR CLARK'S ROAD

dro, Cal., the Government is building this 9,000-foot breakwater at a contract cost of $2,900,000, to enclose one square mile of San Pedro Bay as a port for Los Angeles

THE FIRST SETTLEMENT OF A TOWN ON THE LINE OF THE NEW ROAD

In the desert land of southwestern Nevada, where the prospect of irrigation water promises a rich agricultural community

fruits is east of the Rocky Mountains, and as they are perishable goods, speed in transportation is of vital importance to the shippers. Because of its shorter line the Salt Lake road has reduced the running time of the fruit-express trains by about twenty-four hours, and thus makes a strong bid for this class of freight. During the season of 1904-1905, the seven counties of Southern California which grow the bulk of the citrus fruits shipped 30,000 carloads. For every carload, the railroad company that hauled it received $300. This means that the shipments of citrus fruits alone are worth approximately $9,000,000 a year to the railroads. In another aspect, it is even more significant. Mr. J. J. Hill, of the Great Northern Railway, recently boasted to a party of Englishmen that he carried wheat from the State of Washington to Liverpool for 20 cents a bushel. An official of the Salt Lake Line made this comment:

"Mr. Hill's statement amounts to this: that he gets about one-third of a cent a pound for carrying Washington wheat 6,000 miles. We get about one cent a pound for carrying oranges from 2,000 to 3,000 miles. In other words, our freights are about six times as profitable as Mr. Hill's. But furthermore, it takes twenty acres of land to produce a carload of Washington wheat; whereas one acre of California land will produce two carloads of oranges. One orange grower alone last season paid the Santa Fé $86,000 for moving his crop."

Though citrus fruits are the greatest single class of freights from Southern California, there are, of course, many other products which

AUCTIONEERING GOVERNMENT LAND TO SETTLERS AT LAS VEGAS, NEVADA

The sale includes town lots and farming land in what was, a year ago, an unfenced desert. The soil and climate are similar to those of Southern California, and under irrigation will produce the same abundant crops

LAS VEGAS, NEVADA, A FEW MONTHS LATER—AFTER THE ARRIVAL OF THE RAILROAD
Showing the immediate effects of transportation facilities on the development of new country

transportation to Eastern markets. ɔductive area is rapidly being extended ther irrigation. Only last August Los s voted $1,500,000 of bonds to pay for ter rights on which it had options, and ue of bonds is only the preliminary step l an ultimate expenditure of $23,000,000 ıg a new supply of water to the city s surrounding territory. This money spent to build a cement conduit 240 ong, from the lakes at the foot of Mt. ey in the Sierra Nevada to Los Angeles. ater will be carried the whole distance force of gravity, and this means, among lifficulties, that thirty miles of mountain ing will be done to maintain the down The city is purchasing more than ɔ acres of land from which the water is l and along the right of way of the con- The city expects to draw its water his new source within four years. The will be sufficient for all municipal ı Los Angeles, allowing for the city's to 3,000,000 population, and for the ıding towns. But the significance of ject in relation to the Salt Lake Line is t that, besides these uses, there is not only to assure irrigation water every year for all the present irrigated belt around Los Angeles, but to add several hundred thousand acres to the productive area.

Another significant fact in the development of Los Angeles: Until a very few years ago manufactories were practically barred from California by the scarcity of fuel. With the discovery of oil in Los Angeles itself, and in the Kern and Coalinga fields 200 miles north, and with the invention of an engine that uses unrefined petroleum, the fuel problem has been solved and manufactures have developed rapidly. It is estimated that the value of the goods manufactured in Los Angeles in 1904 was approximately $40,000,000. The city has grown steadily for five years, an average of 20,000 inhabitants a year. With a vastly enlarged region producing raw materials, with cheap fuel and with a rapidly increasing population, the manufactures of Southern California give further promise of freight business. And if the Salt Lake Line proves itself to be an encouragement to the development of this fruitful region, it will justify its existence also as a force in the industrial progress of the country.

In the matter of transcontinental freights, the Salt Lake Line has already forced Mr.

THE BEGINNINGS OF A NEW NEVADA COMMUNITY
With the coming of the railroad this business street sprang up, and wagon freighting to the surrounding country began

A PASSENGER STATION ON THE NEW ROAD

Using a passenger coach as a ticket office. The train—the first passenger service from Salt Lake City direct to Los Angeles—is made up of Pullman coaches, including a dining car and observation reading-room car

Harriman to share with it the business which he formerly controlled altogether by means of the Sante Fé and the Southern Pacific. In turn, Mr. Harriman's half interest in the road secures him for ten years against transcontinental competition. But at the same time Mr. Moffat's road from Denver to Salt Lake is creeping westward as a silent menace to Mr. Harriman's dominion, and at the end of the ten years it may possibly be another link in the new overland chain. However, that may some day be another story.

The Oriental trade is another element in which the Salt Lake may serve the West. Until the canal is cut and until this trade has been more largely developed, the extent to which this traffic may affect the road's profits is uncertain. But everything possible is being

A PROSPECTING PARTY LEAVING A TENT SETTLEMENT FOR THE GOLD FIELDS

A FREIGHT DEPOT

Unloading supplies from one of the first freight trains, for the development of a new agricultural and mineral region. Each wagon is equipped with a water cask—an evidence of the undeveloped condition of the country

done to make full use of whatever advantage time may prove a Western terminus at the port of Los Angeles to have. The road owns 1,500 acres of land on the water front of San Pedro Harbor, of which the Government is making the best port on the California coast south of San Francisco. By June, 1907, a breakwater 9,000 feet long will be completed. Two million tons of rubble substructure and 250,000 tons of dressed stone superstructure have been put into the construction so far. When completed, the breakwater will offer to storms the resistance of a rubble wall 24 to 50 feet wide below the surface of the water, and a masonry wall 20 feet wide at the top, 14 feet above mean lower low

NEW AND OLD HOUSES IN LAS VEGAS

The house by the gate is an adobe of the small settlement before the railroad came. The others are temporary tent homes, erected by the settlers who came with the coming of the road

"THE PICTURED ROCKS"

On the line of the "Salt Lake" Road. Supposed to have been made in the year 1540 by the Indian guides of an exploring p Jesuit priests as records of the Spanish expedition to the Colorado River. The hieroglyphics cover a face of rock two hundred fee and represent signs of the zodiac

water. Behind this storm break will be a sheet of dead-calm water with an area of one square mile, and deep enough to accommodate ships of the greatest draft. On the water front of this favored port, on the choicest land for its purpose, the Salt Lake is buildin western terminal. If Los Angeles, thr its port, be destined to win a large sha the Oriental trade, Senator Clark's road carry it.

A PROSPECTING PARTY NEAR BULLFROG, NEVADA

AN EXAMPLE OF FINE "FIRST CONSTRUCTION" ROADBED—IN RAINBOW CANYON

That there might be no delay in putting on fast trains, the original construction was intended to be permanent. Heavy rails and rock ballast were used and the curves and grades adjusted for high speeds

But this, also, is for the future. Even in the transcontinental traffic, the Salt Lake's share is, to be sure, as yet comparatively meagre, and grudgingly bestowed by Mr. Harriman. It is, too, under rate agreements that give small relief to Western shippers. But Mr. Harriman's own career is proof that new men of a new generation can force new adjustments of railroad control and of freight distribution. And the tendency toward government regulation has acquired a momentum that no railroad autocracy, however intrenched, can much longer withstand. But of greatest importance is the proof of all railroad experience that, where a railroad has been built, it ultimately, under some management, works a lasting benefit to its tributary territory, and no less can be expected as the ultimate effect of this latest pioneer in Western transportation.

FREIGHTING SUPPLIES FROM THE RAILROAD TO THE NEVADA GOLDFIELDS

PANORAMA OF SAN JUAN

Showing the congested condition of the city—the result of an artificial monopoly of the land

OUR EXPERIENCE IN PORTO RICO

OUR BUNGLING WAY OF DOING A COLONIAL TASK AND THE PATHETIC IMPRACTICALITY OF THE PORTO RICANS—THE STRATEGIC VALUE OF THE ISLANDS TO US

BY

EUGENE P. LYLE, Jr.

The third of a series of first-hand investigations of the problems involved in the control of the Panama Canal

A COMPOSITE grumble must be the story of Porto Rico. The grumbling is composite because it is both a silly whine and a righteous protest. It adapts itself to a scathing denunciation of an ingrate people. But it also provokes an arraignment of our own mistakes, mistakes which at times are so stupid as to be more exasperating than the petulance of the natives themselves. Yet, the story might with equal justification be that of a country grievously stricken under unavoidable disasters, both natural and of human agency. The island would still be suffering, in any case, and an object for patience, if not for charity.

Throughout the Caribbean the Porto Rican has the reputation of a trickster. "He comes here," said a man in Santo Domingo, "with a guitar, a fighting cock, and a pack of cards." In another island, for the good of his own, he warns other islanders against the Americans, citing the case of his "oppressed" countrymen. Let it be said at once that there are exceptions enough to shatter the rule, and yet the ugly fact of the Porto Rican's hard name remains, and the fact is enlightening.

In San Juan last summer, two Porto Rican girls met with an accident while out riding, due to a loosened girth. A crowd gathered and offered assistance. But from this crowd the girls were not extricated until two Americans happened by, and then the Americans had almost a mob to fight, for the natives followed them, hooting and angrily demanding pay for the aid they had extended. To cap all, the saddle slipped again. The gallant natives had not even buckled the girth. The incident is characteristic. Porto Ricans writhe under the contemptuous name of "Spigs," but there is little wonder that this piece of American slang has become a fixture. Employers must be on their guard against discharged men. One night last July the manager of the New York & Porto Rico Steamship Company had to convert his home into a fortress, and throughout the stevedore strike his life was threatened.

It will be remembered that the American occupation was vociferously welcomed by the natives, for which we were grateful, because we saw in this welcome an appreciation of our institutions. But now the Porto Rican suffers from a woe which among all his woes of the Spanish régime he had never known. He suffers from disillusion. First, we did not permit him to massacre his former masters. Second, he was not allowed to take their place as public plunderers; and, with his ideas of local autonomy, he cannot understand why. Under the Spaniards he was tortured by no such agony of spirit, and t pain of disillusion balances all our credit f the lifting of tyranny from his shoulde Already he begins to look back on Spani times as the golden era, and to-morrow he would acclaim any invader that could displace

the Americans. He dared not complain under the Spaniards, but with freedom of speech he now seeks the natural recourse of a people who for four centuries never had the backbone for revolution, though other peoples with such grievances were making themselves free.

In the good old Castilian days, no man could stroll upon the street without a *cédula*, or passport, ready to show upon demand by any policeman, and the policeman was always a Spaniard. But now the policeman is a Porto Rican, and *cédulas* are of the past. The strike leader of last summer once lay in jail for more than a year, because the Spaniards were less tolerant than we of his "grafting" as a walking delegate, and still less tolerant of his seditious activity. With red flags flying over the Plaza at San Juan, agitators now vilify our country in obscenity that would speedily rouse lynch law on any street of the United States. Thus the pent-up gases of the centuries are bursting forth. At the least hint of restraint, the Porto Rican sees red, and charges us with perfidy. Where is the glorified American freedom he was to have? Two natives sentenced last June for publishing indecent cartoons were immediately considered martyrs for conscience and civic liberty.

Taxes, contracts, boodle, all formerly went to the Spaniards. To-day nearly the whole salary list goes to Porto Ricans. Even in the Insular postal service, which is a Federal branch, there are only three American postmasters, and hardly twelve American clerks. During one year, forty-three natives were appointed to our civil service. The Spaniards maintained a military government. Now there is only one regiment and it is composed of natives and most of the officers also are natives. In 1897, barely 15 per cent. of the population could read and write. Now there are facilities even for industrial, agricultural, and manual training. The penitentiary itself is a school, and the inmates learn trades. In four years of American rule, 169 miles of new roads were built, or as much each year as per century of Spanish rule. About half the cost was appropriated by Congress, and paid by ourselves.

Photographed by A. K. Hanks

ON THE OLD MILITARY ROAD
Built by the Spaniards

PRIMARY MANUAL TRAINING
Modern education introduced for the first time

Photographed by A. K. Hanks

OUR HOPE FOR AMERICANIZATION
An American school for the Islanders

Within two years we lowered the death rate by half. Thousands of natives were vaccinated within three months, and there has been none of the general epidemics. In 1519 a Spanish governor wrote to his king a letter about the island, and he described the listless native population, and all the symptoms of some dread insidious disease. But it was left for us to discover that this disease was anemia, and for us to begin a crusade against it. We introduced also the unknown science of sanitation. Bad food, such as tainted codfish, can no longer pass the wharf. Side streets were unpaved before, and the air was heavy with the stench of sewage. But all that is changed now. We have officially created an industry—plumbing. But the Porto Ricans forget these things. One prominent citizen of San Juan criticized both the sewage and the modern plumbing required by law. Seriously, he thought the old cesspools were better. They want the old cesspools back; and they show this temper in many vague though bitter ways, as when they hoist black flags on the return of an American governor from his vacation.

But if the general discontent be vague, there is one person who can give it concrete form. He is the native politician, for what a politician wants is always something definite. The alarming thing about Porto Rico, then, is that a concerted campaign of grumbling, with just possibly a sneaking idea of turbulence, has already begun. A year ago a bill was introduced in the elective lower house which proposed that the island be an independent territory under the protectorate of the United States, whereby our voice in the government would end with naming the Governor. More insistent was the demand that the Executive Council should be elected. They want to take away our veto power.

AT THE AGRICULTURAL SCHOOL
Native boys learning scientific farming near San Juan

Yet more startling was the embarrassing turn given to the native Teachers' Convention last summer by certain deft manipulators. Assembled to discuss their duties, the teachers mysteriously felt themselves called upon to demand of the Administration its intentions about the future of the island, and to send this impertinence in a cablegram to the Associated Press. Though this action was silly, it was also wanton. The teachers, whose positions we have created and upon whom we count for Americanizing the colony, thus betrayed us, and played into the hands of our ill-wishers.

Then came the Mayors' Convention, also with a memorial to Congress. It wanted an elective senate of fourteen members substituted for the Executive Council, and the heads of departments confirmed by this senate. They aimed chiefly at interference in local autonomy, since the Secretary of the island is often forced to remove notorious boodlers or incompetents who get themselves elected to office. Curiously enough, Mayor Todd of San Juan, who called the convention, owes

tion to this very interference on the the Secretary.

cipalities already have complete con- er their own affairs, and this is just ible: in nearly every instance they have bad." They are all in debt, they have d from the Insular Government, and hey are running behind. They swell udget of income by bad debts, unpaid nd old bills, and appropriate, in ad- the total, mainly for the salaries of as politicians as possible. One town, has not paid salaries for eighteen . The people had no meat for thirty ecause the slaughter house was closed, eing no health officer. They had to close l, because of its insanitary condition. ospital had fallen into utter neglect. e reason was, that the town had spent ney to defend an official convicted of n frauds.

her instance: The maintenance of aller by-roads is in the hands of the fficers, who handle $60,000 annually them by the Insular Treasurer for urpose. But the Commissioner of the r, on a tour of inspection over the was able to find only one case where a cent of this money had been used for actual improvement, and this case was a blind alley which the *alcalde* of the town had built for himself out to his residence.

It is most fortunate that the Secretary, if he be a good Secretary, has an optional veto when he sees things going manifestly wrong. But what most galls the native politician is the Secretary's right to pass on the schedule of *potentes*, or merchants' taxes. A merchant, if he be a political friend, may be rated of the third class, and pay little; or he may pay much if he be a political enemy. In Fajardo one firm under a friendly administration paid $140 a year, and then, when the other party came in, it had to pay $1,400. The Secretary made the tax $500.

A RELIGIOUS FESTIVAL OF THE PORTO RICANS
The American bishop acclaimed in big letters

After all, inexperience as much as dishonesty is to blame. The explanation lies in the total lack of civic consciousness. The Porto Ricans have always looked to the Central Government for a decision on every question, and they cannot get away from this supine helplessness. Left to themselves, they go wrong inevitably. They interpret local autonomy to mean the use of the taxing power, of the police, of the courts—as the legitimate right of a political victory to ex-

A RELIGIOUS PROCESSION IN SAN JUAN

ploit and persecute the other fellow. They have parties, but there is no difference in their platforms. As among Latin Americans everywhere, the issue is not of principle, but of men. And dissatisfaction arises when the victorious party is restrained from entering on the brigandage system of privilege which they saw the Spaniards use. One political leader declined a high office under the Governor because he would not have the power to remove everybody and put in his friends. A man's party, that is, the Gang, is always first. The public service is incidental. When an official resigns, he insists on resigning to his pol boss.

An admirable illustration of this att may be found in the following extract the minutes of a secret meeting held b local "Republican" committee of Cial

"3rd. Whereas the month of May is no proaching, at which time will fall due the pay of $200 due the committee, said payment guaranteed by the coreligionaries (fellow parti Señores Barnas, Nieves, Munoz, and Montes, hereby ordered that on all payments of salari services rendered during the month of Janua municipal employees, 5 per cent. from the

THE FIRST TROLLEY CAR
An early evidence of Americanization

A STREET IN SAN JUAN
Showing the congestion of traffic

Photographed by A. K. Hanks

MAKING IRRIGATION TILES

Crude tile press used by the Federal Agricultural Station

Photographed by A. K. Hanks

PRIMITIVE METHOD OF SAWING

The saw cuts only on the up-stroke, wasting the force of gravity on the down-stroke

declare his intention to become an American citizen, and he gets his first citizenship papers, while an intelligent Porto Rican, trained and highly educated in the United States, loyal and true to American principles, has no right to be an American citizen." It must be confessed that most of our own officials agree with Dr. Barbosa. They fail to see why the islanders should not have citizenship. It could, moreover, be used as a lever to hoist their wobbling loyalty to the sticking point.

But, while we condemn the islanders for a malicious lack of appreciation, let us not evade the responsibility of our assumption of superiority. If the Porto Ricans are as children, which beyond any doubt they are, and if things are not going as they should go, then the blame first and foremost is our own, not theirs. Let us not forget that. There is another important item to remember. Every country of the Caribbean is in a bad way, and everyone looks to reciprocity or even to annexation as the cure. But Porto Rico already has this panacea. Her discontent, therefore, must be worse, because it is more hopeless. The panacea has not cured the disease. This is the ugliest fact of all, and we have got to face it. To our overconfidence, that is, the American confidence, comes now the awakening. For we must confess that the Americanizing of Porto Rico has not been a glowing success.

Doubtless the best explanation lies in the one word, "Neglect." In 1900, Congress passed the Foraker Bill, or Organic Act, which

Photographed by A. K. Hanks

THE CULTIVATION OF TOBACCO UNDER COVER

Development of an industry which was unknown on the island until the Americans came

CROWDED TOGETHER AS IN CHINA

A typical Porto Rico court-yard in San Juan used by a number of families

A SUGAR "CENTRAL"
One of the large sugar mills introduced by Americans

was "temporarily to provide a government" for Porto Rico. Congress meant later to study the situation, and to provide a government adapted to the needs of the island. This implied purpose was Congress's own admission that the Organic Act was only a makeshift. Yet, during the long years since then, the colony has been forgotten. But it is the mere hope that the Act is not permanent that makes the islanders restless. They keep themselves heated with framing new demands. So possibly the greatest fault of the Organic Act is, that the vague promise of a change was tacked on to it. The natives build up expectations of greater liberty, and getting nothing, they fret under a sense of neglect.

To neglect is due the many incompetent or tactless American officials who have been foisted upon them ever since our occupation began. When a new attorney general has delirium tremens on landing and remains but ten days in office, the Porto Ricans reasonably assume that such an appointment does not involve a compliment to themselves. When another officer cashes a check with a trades-

Photographed by A. K. Hanks
ON THE INSULAR RAILROAD
This is a specimen of the locomotives used to-day in Porto Rico

man for the amount of his bill, and l
the presentation of the bill, declares
has paid it and offers the stub of his c
evidence, then the Porto Ricans may
that they are not the only tricksters
Caribbean. When American governm
ployees board in native families, an
their vacations owing bills, and forge
to come back or to remit, the lack
diality between the races soon becon
spicuous. And, when promises of n
slip the memory of our soldiers and o

DR. JOSÉ BARBOSA
One of the political leaders, a mulatto, American educ
member of the Executive Council

certain intensifying of the feeling m
expected. These little mistakes n
very hard for our conscientious rep
tives to bring the Porto Ricans to ad

Our blunders now do greater harm
first; for the islanders are looking f
ders; want them, if only to vent their
well-grounded denunciation. Theref
task has become the greater, and gr
the need of men of force and dign
government employee capable only of
does very well in the States, but in a
routine is not enough. He must a
conceal his arrogance over those who

ıns. But more often he does not, the people who are not Americans are › pay him his salary. Every American, ly if he be an officer, owes it to his f patriotism to become a missionary ing Americans respected. For one of aunt our superiority of race in cheap ing is not only stupid, it is laying up rave troubles for our country.

ery ablest students of administration, a practical turn of mind, are needed. : low salaries are scarcely an induce- draw such men. Governor Beekman ›p, it is very true, is democratic, and iked than most of his predecessors. e Governor has not shown great e nor made a broad policy for the ınization of the island.

ven if there were no human faults on de, the Porto Ricans would still have son to regret the change from Spanish 'hey had not the liberties of men in ays, but in their business, in the ıat mean bread and butter, they were ionably better off. Take these figures: al exports and imports for 1896 were 456; in 1904 they were only $31,178,- here were four causes of decline—a calamities bursting upon the stricken ›llowed by years of extreme poverty. was, first, the war. All industries, ıre among them, stopped dead. Fore- was the natural result; and to-day, : overcrowded island, plantations still and the people who once had their ı them are dispossessed. Second, there the confusion due to a change of nty. Native lawyers found them- ›nfused by the new code. When they they had a case thoroughly studied :y would have cited against them a ıt from Kansas or Montana or some :range country. The American law- ındered as badly, because they knew of the Spanish usages that had been . More disastrous yet, a tariff wall ween the island and Europe, and the nerchants all at once had to buy in ted States. Failures were the conse-

, there was the change in money. rs and planters had been receiving r their products, and paying their ıbor in silver. The value of the silver ut 40 per cent. less than the value of the gold, and this often meant for them more than their margin of profit. But at a jump they were forced to pay the full 100 per cent. in wages, and at the same time, due to a falling market, they received less for their products. Coffee had always been the prosperity gauge of the island, but they used to sell this coffee to Spain and France, and now they could not. Yet neither could they sell it in the United States, where there was no duty, because we did not like their coffee, and would not buy it. And there was the ruinous state of the coffee market generally.

There are those who try to cite sugar as consolation, because the sugar production on the island has been increasing from 50,000 to 150,000 tons a year. But this does not mean prosperity. It only means that so much more money goes to the owners in Spain and in the United States. Porto Rico is suffering from the evil of absenteeism hardly less than Ireland. In the first place, the island offers little to the luxurious rich. As a result the well-to-do planter spends his money abroad, particularly since the war. Hence the industry that flourishes most because of free trade with the United States adds very little to the prosperity of the island itself. Coffee is different. Innumerable small farmers raise coffee, and spend their incomes at home.

Fourth, there was the hurricane of 1899, beating the islanders down to despair again, which our prompt generosity could only partly relieve. Until this disaster, Porto Rico was still the leading coffee producer of the West Indies, and though coffee rather than sugar will likely become again the dominant crop, yet it is still not a third or even a fourth of what it was during certain "banner" years just before the war.

In addition there are various exasperating obstacles to development, and they are the more exasperating because they might be remedied.

At the close of the Spanish War millions of American capital prepared for the invasion of what was newly and absolutely an American island. But the tidal wave of riches was deflected. It flooded over Cuba instead, and left the distinctively American isle to arid poverty. The cause was a blunder incredible. Our lawmakers feared that American capital would buy up the island and own it, as trusts have the habit of owning things. Congress would build a sea-wall against the

flow of wealth, and protect Porto Ricans against American dollars. Congress forgot that the natives had nothing to sell, and that Americans, if they bought, would have to buy of the Spaniards. Thus they kept the Spaniards in possession, and Spaniards in possession are worse than trusts.

Our lawmakers achieved this triumph of statesmancraft as follows: They passed a corporation law. It is a law that regulates franchises so effectively that no franchises present themselves for regulation. No corporation can buy and sell real estate, nor may a corporation own more than five hundred acres of land for agricultural purposes. Further, no man is permitted to be interested in more than one agricultural corporation. But what is the most astounding of all, this law has not been repealed. Enterprise is still a crime in Porto Rico, and that American institution most desired by the islanders, the American dollar, continues a blessing deferred.

Again, San Juan is still congested within the limits until recently marked by the city walls. Just outside there is vacant property enough, besides swampy land that could be reclaimed. But most of this is being held for our naval reservation, though the reservation will not need it all. The city government, being naturally anxious for relief, complicates the situation by resurrecting an old claim to the ground, which it hopes to sell to home builders at public auction. Meantime the town is more crowded than the tenement district of a metropolis—the stores, shops, and dwellings of 30,000 people on a strip of one-half by three-fourths of a mile.

To make matters worse, fully 70 per cent. of the rental property is owned by the Spanish absentees. They have in this property an artificial monopoly, and they make it iron-bound by what is known as the Householders' League. Under American occupation they have raised rents by 100 and 150 per cent., notwithstanding that the change to the gold basis means in itself an advance of 40 per cent. And all this money they take out of the island. Meanwhile any new enterprise, such as a factory or exporting concern needing water frontage, is practically barred from a desirable location.

Yet other dampers on industrial fervor leave us not surprised that Americans flock to Cuba, making that a thriving isle, instead of to Porto Rico. For instance, it is a fact that in a town of Santo Domingo like Puerto Plata one hears more English spoken than in Ponce. Only the flags over the public buildings would indicate American territory. The railroads no more than fringe the coast, as in Venezuela. The cars are decrepit four-wheelers, and freight rates are high. Therefore the interior cannot be cultivated, except to produce food for local consumption. A single coastal steamer a week carries produce to San Juan for reshipment.

But here the exporter confronts another monopoly. It is the steamship service to New York, of the Porto Rico and Red D companies in combination. There is no other between the island and the United States. They have the one dock, and all other vessels must anchor out in the bay. The monopoly does as it pleases, and disciplines shippers after an intolerable fashion. The exporter may bring his goods to the wharf only on the day before sailing, and only during certain hours. But the weekly New York steamer cannot take even the small business that now offers, and if it could, the shipper often cannot find room on the dock for his stuff. He must therefore submit to the monopoly's dictum as to how much he shall ship. One cotton exporter (who is introducing the new industry of growing sea island cotton, which he buys from the small farmer and gins at San Juan) frequently has to telegraph for a Hamburg-American steamer to take off his stuff, which consequently goes to Europe instead of to the United States. In his ginnery he showed me all the available space piled to the roof with bales and bags of cotton seed which he wished to send to New York, and could not. The monopoly also has the opportunity of throwing the business of the weak planters to local buyers who are interested in the steamship company. The monopoly can do this by refusing the planters' shipments. Passengers also fare badly. Since we have abandoned our transport service, the monopoly profits both from government freight and government employees.

To break this monopoly, we must dredge the bay. Then there could be a general dock, large enough to accommodate all ships, and to give all an equal chance. But the harbor is a Federal preserve. Porto Rico cannot do the dredging, even if it had the money. And Congress will not.

Yet it is true that the condition of the

; much better at present than it was rs ago. For instance, during the past ars exports have increased in value lion dollars annually. But the dis- grows steadily, and is now near a Curiously enough, this situation is a fair election, which took place last .t was the first fair election to the credit, thanks to Governor Winthrop's ecautions against fraud. The "Re- ıs" were in office, but to hold their s they needed more patronage. But vas no more. Consequently, they aten in the election, through the dis- l ones of their party joining the ıls." The victors immediately de- that all judges, fiscals, and other hold- replaced by their own coreligionaries. vernor refused; he would give them : vacancies, as they occurred. There- stead of having the support of the ıs had been the case, the Government :e been bitterly denounced by both It is fair, then, to conclude that the ıe of the present discontent is political. face of improving conditions, the .icans still want their cesspools back. vital issue in Porto Rico, the very of our colonial problem, is education. il in this, the failure will be irretriev- 'he weightiest of our national trusts is, ime of writing, confided to the hands n without respect in his own family, his own untutored children. He is ıd's butt of ridicule, and his friends :nd him only by apology. Wherever American prestige loses. But luckily ; not go far. The schools of the see very little of their Commissioner :ation. Thus, at its outset, is en- d a wise and magnificent enterprise therwise is deserving of high praise. ıst Spanish census showed 539 schools island, attended by 22,265 pupils. s did not mean scientific education. ıf the most wretched sort. Poor and illiterate teachers taught in their mes—which were listed as schools— ir ragged classes had to wait while shed the dishes or hushed the baby. ;ent 60,000 children attend school .c schoolhouses, under the modern, h American system. The antiquated ducation as an exercise in committing ı memory is abandoned, and the child learns through thinking. There are nearly 1,200 teachers—120 are Americans, and the remainder are able to teach in English. In Ponce the experiment is being tried whereby pupils above the third grade are taught entirely in English, half the day under an American teacher, the other half under an English-speaking native. The same experiment was to be tried in San Juan during the fall. Parents are anxious to have their children in school. Back of this is the political reason that they feel that statehood is impossible until they can all talk English. Of their own accord they passed a law more stringent than the Americans could hope for. It requires that teachers must pass an examination in English, with cancellation of their certificates in case of failure.

But though 60,000 children go to school, there are 300,000 of school age. Of these many are now too old to begin, being more than fifteen years of age, but still the waiting list of a school is frequently larger than the roll of those attending. The United States turned over to Porto Rico more than $2,000,000, which had been collected as duties on Porto Rican goods entering our ports during the first years of our occupation; and this fund has been devoted to the building of new schoolhouses. Also, 28 per cent. of the island's revenue goes to education. But to educate all the children would require all the revenue. Any adequately extensive system, then, must depend on the generosity of the Federal Government.

From ourselves, too, must come the means to separate the whites from the blacks. At present they are educated together. The color line cannot be drawn as yet, and all the while there is the danger that the line will be obliterated entirely. This drawing of the color line is not a matter for prejudice, but a duty made inescapable by the obvious fact that the mixing of the two races should be regarded with as much horror in Porto Rico as it always has been in the South. The regeneration of a people can never be achieved by violating one of Nature's grimmest and most unyielding laws.

Both diversified and higher education are innovations for the island. In June, 1904, the first class was graduated from a high school. Manual training has been introduced, even in the earlier grades. An industrial school has been opened in San

Juan, another in Mayaguez, and these will begin to form that class of trained mechanics which is so lamentably absent in all Spanish countries. Near San Juan there is the "University," which, according to certain fond hopes, is to become the seat of learning of the West Indies. At present it consists of two departments only, a normal school and an agricultural school. The normal school students more often have to make sacrifices that would arouse the sympathies of our wealthy citizens addicted to educational donations. They have to live in the little town of Rio Piedras, sometimes four in a room, and under conditions approaching hardship. Dormitories are sorely needed, that these young men and women may come under that more intimate American influence which would correct the habits of their home life and imbue them with a sense of the decencies of living.

Results of the dormitory method may be seen already in the agricultural department of the University, for here some fifteen boys have their rooms and board. This school is open to twenty-eight scholarships, four from each district, but frequently the boys appointed are much surprised and disgusted to learn that the study of farming means that they must do actual manual labor. This same surprise has been manifested in the industrial schools. The young Porto Rican supposes education to be a sort of genteel idleness. The contradiction of this eminently Castilian idea is one of the first benefits from our own ideas of education.

The agricultural school has 150 acres, which the boys are taught to cultivate. Already they have exported pineapples to the United States—a new industry; and now they are growing oranges, a second new industry for the island. More ambitious yet, experiments in silk culture are now under way, as many as fifty trees having been planted. In the rural districts there are nineteen other agricultural schools, besides a government experiment station.

All that I have written above is from the standpoint of the Porto Rican's advantage. But now we shall be asking ourselves, "What are we to get out of it?" The increase in our trade is not in proportion to what the island costs us. In 1898 our imports from Porto Rico were $2,382,170; in 1904, $12,963,483; which of course mean island's gain rather than our own. they bought from us, in 1898, $1,404,c 1904, $11,934,978, which is encou But the buying power of the island m enormously expanded by development these figures can go much higher.

The true answer to the question i we are getting an island that we need. problem would be simple enough, a ourselves would be much happier, were no trade at all, which is to say, were th islanders. We were not yearning to Porto Rico a training school for Americ tion when we took it over. We simpl to have the island for strategic pu And, for the same reason, we could not to let anybody else have it. Spain Porto Rico because of the opportuni gave to exploit the natives. But we, other hand, give the natives full value the strategic advantages that come fro occupation. It is a fair bargain. We draw a cent in taxes from the island, b ourselves to give to the islanders. T their good fortune in having a de geographical location—and also their fortune that we pay for what we get.

We need Porto Rico to guard the ap to the Canal. We have not St. Th We have not Santo Domingo. But be the two we must control the two pa that open the Canal to fleets from E As yet we have done practically noth fortify the island—a fact that is deserv explanation, provided any is to be h Washington. But San Juan is adm adapted for a naval repair station, and told that a dry-dock is to be built now soon. A dry-dock here would sav warships a trip of more than a tho miles and back, and it would also the number of ships needed, since thos elsewhere for repairs must leave subs in their absence. Then, at another of the island, we have the magnificent ral station of Culebra, where fleets anchor without danger of being bottl and whence they may sally forth to in any desired formation. Thus we pe that it will be our fault in the futur not our lack of geographical prescie the past, if a hostile armada from E ever gets by our little island of Porto R

San Juan, P. R.

DERAL CONTROL OF NATURALIZATION

THE PRESENT CONFLICTING LAWS AND CUSTOMS OF THE STATES, AND THE REMEDY PROPOSED BY THE COMMISSION APPOINTED BY THE PRESIDENT—EXAMPLES OF THE GROSS MISUSE OF CITIZENSHIP

BY

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'R ANYTHING I see, foreigners are fools," said Doctor Johnson one evening at Old Slaughter's Coffee-house. remark was made soon after the ion of American Independence had ed as a grievance against Doctor John- yal patron George III. that he had ed the naturalization of foreigners ımerican colonies, and two hundred ter Lord Bacon had written in his ı "The True Greatness of States," country that is liberal of natural- is fit for empire." Nevertheless, ohnson spoke for a school of thought ourished before Bacon's time and vith us yet. Notwithstanding the of the Declaration of Independence, ıs a party in the convention which he Constitution of the United States to any man of foreign birth ever rmitted to hold office in the United ınd the Constitution did forbid any tive from holding the highest office. the National Government began e Constitution, there was strong op- to establishing a liberal naturaliza- ;em. It was led by the old New Federalists, and as soon as they had :r they passed a law (1798) requiring years continuous residence in the ıtates as a condition precedent to an ing admitted to American citizen- his law remained in force for four hen Thomas Jefferson, being elected t, ordered it to be repealed, and there cted in its place the law of 1802, still in force. This embodied in it provisions as the law of 1795, which adison had drawn up and which the ıts had repealed three years after its ıt.

A fog of prejudice has always obscured the question. Some men are so broadminded that they regard the whole world as kin, and some in the old states look upon all but their neighbors as aliens. "What can you expect of a foreigner?" said a countryman in Virginia recently, when complaining of the shortcomings of a man who came from the other side of the mountains not twenty miles distant.

The law of 1802 gave us enlightened principles of naturalization which should never be changed. These are, that an alien of good moral character, arrived at man's estate, attached to the principles of the Constitution, may be admitted to citizenship if he has lived in the United States continuously for five years. If to these requirements were added a prohibition against admitting any one to naturalization unless he intends to reside permanently in the United States, the principles of the system would be complete. Permanent residence, good character and loyalty—surely, the alien to whom these attributes attach should be welcomed into our body politic.

Unfortunately, the law which laid down such excellent principles was fatally defective in failing to provide the machinery necessary to prevent their violation, and the prevalence of the Johnsonian spirit has operated to prevent the adoption of amendments to the law, by making the debate revolve about the point of adhering to the system as it stands or substituting for it a reactionary system like the short-lived law of 1798. There is abundant proof, also, that Congress has failed thus far to take up the question of improving the naturalization laws, because many members stand in immediate fear of offending foreign-born voters, supposing that they would take

offense at any changes in a law by which they have benefited. In this, however, the timid Congressmen are mistaken, for those who are already naturalized have nothing to fear from laws which will throw additional safeguards about naturalization in the future. Themselves being in, they are not solicitous for those who are out, and are not likely to object to changes in the law which will increase the value of a citizenship they already hold. It goes without saying that no one dares openly to defend the existing laws on the ground that they are found to be easy to evade.

That the unreasonable demands of opponents of foreigners merely because they are foreigners are largely, however, responsible for the inaction, is shown by the petitions which have flowed in upon Congress. These have usually prayed for laws which, if they were enacted, would surely produce an ever-increasing number of aliens among us, who could never secure our citizenship, however much they might desire it, and however worthy of it they might be.

The most common demand has been for a law requiring that no foreigner be naturalized until he has resided in the United States for at least twenty-one years, the argument being that as an American born child must wait that long before he can vote, a foreign born man should wait as long before becoming a citizen. This proposition discloses a confusion of ideas, for voting and citizenship are not the same thing, nor are they always interdependent rights. A child may be a citizen the instant he comes into the world, and many citizens have no right to vote. In eight states of the Union, on the other hand, foreigners can vote.

The Johnsonian school has at times had enough members to form political parties. The Know Nothing, or American, party was a power from 1840, nominated a candidate for the Presidency in 1856, and did not cease to exist until 1860; and the "A. P. A." or American Protective Association, which has been with us for the past twenty years, while its main purpose may be to fight Catholics, nevertheless avows the antiforeign sentiments of the Know Nothing party whose legatee it is. This fanaticism has operated to prevent the devising of means to prevent fraud against the existing system of naturalization.

The fraud began as soon as the s began, and has flourished for more t hundred years. Soon after the law o went into effect, our struggle with Britain over the right of impressm American seamen began, and our ca always weakened by the well-known fa some of the sailors who claimed to be icans had obtained their naturalization through fraud. It was a common rence, when a British vessel put in at an ican port, for many of the sailors to wal the harbor into the town and return wharf holding papers of American citiz in their hands and denying the autho Great Britain over them. These paper got from careless or corrupt judges, o bought them from those who had a obtained them. Even before this, the tion of Congress had been called to tl that a close city election in Philadelph been settled by having a body of for just arrived in the country naturalized f lently and voting them immediately ward. As they were sailors who went as soon as they had voted, a facetious sentative likened them to porpoises l their native element only for an insta then diving into it again.

The commonest cause of false natu tion has always been the desire to some political advantage, and any on now desires to see how men are natu before an election takes place may sati curiosity by going at the proper time court in a large city. He will see ho foreigners swept into the offices of the of the courts, whence they may perh led into the courtroom, or perhaps only door, or perhaps not so far. Sometin judge really examines them, often he few perfunctory questions and does no to the perfunctory replies, often all th tions are put by the clerk and not really courtroom.

The replies to these questions many foreigners have been taught by rote, a in English, which they do not unde An amusing story is told of how a changed the order of the questions, a questions and answers ran somewl this form:

"When was the Declaration of Ind ence proclaimed?"

"Abraham Lincum!"

ho emancipated the slaves?"
rd-a-July!"
ho was the first President of the United
?"
eodore Roosevelt!"
ho is President now?"
orge Washington!"
examination is careless and nearly all
plicants are admitted. The proceed-
ake but a few minutes in each case;
blank form with the picture of an eagle
top is filled out, a golden seal is at-
., a fee is paid, and he who was at 11:45
a foreign subject steps forth at noon
l in the full panoply of American citi-
p. Rarely can he say "I am an
can," but he says *Amerikai vagyok*, or
Amerykanin; for they are sprung from
e races, until recent years almost un-
to us. Some of them may actually have
n the United States for five years, but
uiry is made into their moral character
ir knowledge of our Government, and
on of candidates on the ground that they
t fit to be citizens is extremely rare.
circumstances surrounding their appli-
s before an approaching election ought
use suspicion, but the clerks of the
are often a part of the political machine
hopes to profit by manufacturing ad-
l voters. The political committee
collects the aliens bribes them by
their naturalization fees, or by direct
nt besides, or by payment to a go-
n who collects them. In certain parts
country there are lawyers who make it
of their business to carry aliens to court
naturalized, receiving from the political
for which the aliens promise to vote as
as ten dollars for each one naturalized.
is satisfaction in the knowledge that
w citizens often play their purchasers
and having been bought by one party
or the other, the secret ballot making
for them to do so.
would be bad enough if the men thus
lized brought into citizenship only
elves, but the naturalization of one may
us a dozen new citizens, for his wife
l his minor children become American
s by his naturalization without any
their own. They may claim the pro-
of this Government, and the boys
participate in it, as soon as they reach
najority.

Not all the frauds against our citizenship are committed for political purposes, although this is the chief cause. There is another important element in the sum of fraud which deserves notice. Many foreigners come to the United States with the sole object of securing our citizenship and returning under our protection to the land from which they came. They need not actually commit crime when they become naturalized, for the law does not require them to swear that they intend to make the United States their home.

A man may run away from the country of his birth to escape from performing his military service, may live in the United States for five years and no longer, and start for his old home the same day on which he receives his certificate of naturalization, intending never to return—and yet break no law of the United States. Many do this very thing. If they violated the law of the parent country before they emigrated, they may be punished when they return, but they are expert in timing their emigration so as to escape the consequences of emigration after the military draft. American diplomatic and consular officers may refuse to protect them, on the ground that they have not lived up to the contract which their naturalization implies, but they are, nevertheless, American citizens; they are generally recognized as such; they profit by the fact, and their certificates of naturalization attest it and protect them.

There is no law saying how a man may lose American citizenship; and having been naturalized, it is doubtful whether his citizenship can ever be withdrawn from him without his consent. Any one who travels abroad meets many Americans who speak no English, have no interests in this country, avoid the duties of citizenship to both the parent country and the adopted country, and cause irritation between the governments of both. There is a law which requires that naturalized citizens shall receive the same protection while they are abroad as native citizens. It was passed in 1868 to please certain naturalized voters, and was unnecessary; for a person lawfully naturalized stands by our fundamental law upon the same footing as a person born in the United States. But to this special legislation constant appeal is made by citizens who go abroad, because they

expect to be protected by a government which they themselves never expect to protect. Among them are men who devote their lives to an effort to destroy the Government under which they were born and who choose the United States as a good base of operations. Here they live, plotting industriously, until, having secured naturalization, they return to the old home and hold their American citizenship for the sole purpose of invoking it to save themselves from the consequences of their revolutionary enterprises.

Not a few of the so-called Americans who get into trouble abroad were naturalized before they had lived in the United States for five years. When the intervention of this Government is invoked in their behalf, it may be discovered in time that their alleged citizenship was fraudulently obtained; but sometimes this fact may be successfully concealed until after the intervention has taken place. The position of our Government before a foreign government may then be made most embarrassing, since we must either uphold an unlawful act of naturalization or confess that our citizenship has been given improperly, thus bringing into suspicion the citizenship of all naturalized Americans. In a notable report on naturalization made by Secretary Hay last winter, he complained bitterly that the many fraudulent naturalizations made it difficult for him to know, when he was protecting a man, whether his citizenship was real or false.

For the fraud practised upon our citizenship by men who leave the United States as soon as they are naturalized, the courts are not to blame if the aliens complied with the letter of the law in securing naturalization. Here there is a defect in the law which can be cured only by a new law forbidding the naturalization of any man who does not show that he intends to reside in the United States. It was the purpose of the framers of our system of naturalization that there should be such a provision, and the first naturalization bill introduced in Congress contained it, but for some unknown reason it was left out of the law as finally adopted and, strangely enough, it has never been restored.

But for permitting the other frauds practised upon our citizenship, the courts are responsible. The framers of our system of naturalization thought they could be trusted to confer citizenship carefully, and after conscientious investigation of each applicant's fitness, but they were mistaken. It is hardly fair to expend all our indignation at prevailing conditions upon the aliens who obtain naturalization by fraud. They want to enter into our body politic and are encouraged to try to come in by seeing how carelessly the entrance is guarded. Political agents who trade in rascality urge them to the crime, and clerks who may be political agents themselves and who want all the fees of office they can get, assist in the transaction; but it is the duty of the judge to frustrate their conspiracies. He has the power to do so, and there can be no extensive false naturalization in a court which is not presided over by a recreant or dishonest judge.

Upon the judge lies the responsibility and upon the judge should be visited the indignation of a people whose citizenship has been permitted to be polluted by those whose duty it is to keep it pure. Occasionally a clerk or deputy clerk pays the penalty of conniving at fraudulent naturalizations and goes to jail, and from time to time several hundred aliens have been sent there for the same offense, but from punishment for committing this capital crime against the welfare of the state the judges have thus far been exempt. A single exception stands upon the record to prove this statement. In 1844, B. C. Elliott, Judge of the City Court of Lafayette, La., was impeached by the legislature of the state, convicted, and driven from the bench in disgrace, because he permitted the clerk of his court to confer naturalization improperly for political purposes.

There are now engaged in the business of making citizens out of aliens more than five thousand separate courts in the United States, some of them tribunals of great dignity, presided over by learned jurists; some of them petty courts where the judge is a machine politician. It is a matter of record that it is not only the petty judge elected to the bench on a party ticket against whom complaint lies, but against some judges of higher state courts, and against some who are appointed by the President.

One Judge, the record shows, drove about shortly before an election and naturalized from his buggy many people whose votes were wanted; another conferred some naturalizations while at a railway station waiting for a train; some courts have held evening ses-

or naturalization business, when no one e people interested could be present; have accepted as witnesses convicts y out of jail; some judges have never ead the naturalization laws they ad- er; some country courts have no copy federal statutes at all.

record is a record of shame from which s of judges can rightly claim exemption. courts, perhaps a majority, administer uralization laws carefully and honestly, any others, including even Federal do not. This is the only country in rld, except Canada, where naturaliza- not an executive prerogative, but it not to be taken away from the courts United States, although they have stered it so ill, for there is no other ery well adapted to take their place. he law should restrict the power to con- o fewer courts, that they should have titude in determining upon whom to it, and that provision should be made law for strict supervision of this duty, f-evident facts.

citizenship which the courts confer is ship of the United States, and does cessarily include citizenship of any states. Under the Constitution the f naturalization must be prescribed ngress, and any rules which a state bes are subordinate to the Federal nd are valid only if they do not con- th them. Yet the records of natural- are found wholly within the several where the courts which naturalize d. Of this Federal act with national ternational consequences, there are no l records at all. About a hundred ago the law required that returns of lization be made by the courts to the ry of State, but the law, which was t for only a few years, was not strictly d, and since its repeal the Govern- f the United States has had no direct ation of who are made its citizens.

hermore, the law has never provided tional control of naturalization. If a naturalized improperly and by some stance the fact comes to the knowledge Government, it may take measures to the guilty parties, but it has no means wing what naturalizations—proper or er—are impending, and of thus pre- fraud. It does not even know what courts are exercising the function of naturalization, and there is no bureau in any executive Department charged with supervision of naturalization.

The first and most imperative duty of the hour is the creation of such a bureau. But it may be said that even with such a bureau, and with the other strengthening amendments to the existing law, the system, however strictly enforced, would still admit too many men of alien birth to our citizenship. Many of them are people who have been accustomed to poverty and degradation, and these attributes adhere to them in this country. Many of them swarm to the overcrowded sections of the big cities and make bad conditions worse. Many of the thousands of immigrants who flock to our shores refuse to go to the country districts, where their labor is needed, and stay where they are not wanted. A few of them, having lived in misery under a despotic government, have concluded that all misery will disappear when all governments disappear and are ready to plot against even our free Government.

But nearly all of the immigrants come to America as our forefathers came, to escape from oppression and to better their condition. It may still be said that

> Myriads assemble there,
> Whom the proud lords of man, in rage or fear,
> Drive from their wasted homes.

Whether it is wise to admit them is a serious question, but it is not the question of naturalization. As long as foreigners are permitted to come and make their homes in the United States, it would be neither just nor wise to make regulations which would prevent their becoming citizens in a reasonable time and under reasonable conditions. If one who is domiciled in the United States feels that naturalization is so difficult and remote that he cannot attain it, he will remain a foreigner in fact and in feeling, and will not acquire loyalty to a government in which he has no voice. On the contrary, he will become antagonistic to it, because he will think it illiberal and unjust, and without lawful means of making his wants known and felt may resort to unlawful means. That there should be a large class of such aliens in the United States would constitute a real menace. Liberal naturalization laws are really a dictate of caution as well as of wisdom.

IRRESPONSIBLE INSURANCE MILLIOI

III.

THE STORY OF THE ADOPTION OF THE HYDE METHOD BY THE THREE GREAT NEW YORK COMPANIES—THE GROWTH OF THE BUSINESS—THE RISE OF PARASITE FINANCIAL ORGANIZATIONS—THE COMING OF "GRAFT"—THE GETTING OF MORE AND MORE BUSINESS—THE EXALTATION OF THE AGENT AND THE FALL OF DIVIDENDS—THE INEVITABLE COMING OF TROUBLE HASTENED BY THE EQUITABLE'S INTERNAL DISSENSIONS AND THE CONSEQUENT INVESTIGATIONS

BY

"Q. P."

MR. HENRY B. HYDE, I have shown, devised a plan for the Equitable Life Assurance Society that made it possible to collect large sums from policy holders without becoming legally responsible for the management of them. It was not long until other companies adopted similar methods, and the general gathering in of money began. Irresponsible millions of dollars accumulated in the treasury of every company which combined in one policy both investment and life insurance. Whether the policy was in form "semi-tontine," "endowment," "gold bond," "deferred dividend," "20-year accumulation," or whatever it might be called, the essential feature was the same—that in addition to the payment made by the insured for straight life insurance he made a payment also for which he received no equivalent if he died. If he lived beyond the period of his policy he had the choice of continuing the life insurance or of accepting whatever investment value the company chose to give him. He had paid for both. He could receive only one. What he really got for his additional payments was the right to select which he would receive.

These vast accumulations of irresponsible capital corrupted finance. The yearly excess receipts of the Equitable, the Mutual, and the New York Life were greater than the whole revenue of the State of New York. They were enough to pay the interest on the whole national debt. The mere statement of the present accumulation, over the legal reserve, amounting to more than $200,000,000, is an inadequate measure of their amount, for much has been taken from them for excessive salaries, lavish expenditures, syndicate profits, real estate speculation, and other forn permanent "diversions" from the p holders.

It would not be fair to hold the offic these companies solely responsible for yie to the temptations of such an imn volume of irresponsible wealth. The A ican people and the legislatures and departments of insurance of the different s should bear their share of the blame.

THE FLOW OF THE INCOMING MILLIOI

During the years in which the asse all the insurance companies were gro from less than $100,000,000 to more $2,500,000,000, and the number of insur policies from less than 1,000,000 to more 21,000,000, almost all of the comp retained among their many forms of pol the old-time straight life insurance po and they have sold this policy, which as much life insurance protection as an the "endowments," or "deferred divid forms, at half the average premium of these other policies cost. A straight policy requires no more legal reserve, an greater legal liability on the part of company, than a "deferred dividend" po and yet its cost is much lower. It carrie little less liability than an "endowment "gold-bond" policy, and no more th "single payment" or "ten year" or "tw payment" policy; and yet the cost of all t policies is plainly printed in every insur hand book, is well known to every insur agent and every insurance superintendent any man desiring to be insured can re make the comparison for himself.

Naturally, Mr. Hyde presented his in

tion in most attractive shape. He printed his promises and inducements in large type on his policies, and the drawbacks and provisos in small type, as many another salesman does, to present his proposition in the most attractive way to a prospective customer. But any man who submitted his life insurance contract to his lawyer, as he would any other important contract, would have received an explanation of what the contract agreed to pay him; and, with an ordinary compound interest table, he could readily have figured out whether or not the money that he paid in as an investment would certainly bring the return which he would receive were he to invest it himself.

Few people did this. Not one policy in five in the three great companies is a straight life insurance policy, with no other feature than a guarantee of payment of a fixed sum at death in return for an annual payment of a fixed sum. Four-fifths of the policies are speculative, and promise an uncertain amount, should the policy holder outlive the term of the policy. Exactly what the policy holder will receive is in no case definitely stated, but approximations, which are not a part of the contract, are supplied to the agents, and used by them as arguments to the policy holders. A prospective policy holder is told that all the dividends of the policy holders who are unable to continue payments, will come to those who do continue to pay, that the excess payments of the policy holders who die before the terms of their policies expire will also come to those who pay and live, and that if he lives longer than they, he will receive the benefit both of his own payments and of their payments also. He does not have to die to win. If he dies, his wife and children will be protected, and if he lives he will draw one of the prizes in the lottery.

This argument appeals successfully to the speculative American spirit. Born in Henry B. Hyde's desire to accumulate $100,000,000 of assets within his life time, it met with a success far beyond his expectations. Because these policies did not require for "reserve" the same percentage of the payments received, they permitted the payment of larger commissions to the agents. Instead of a quarter or a third of the first year's premiums, which is all that can be safely paid an agent on a straight life policy, the "deferred dividend" plan, with the addition of the "endowment" feature, permitted the payment of a whole first year's premium and renewal commissions amounting to the second year's premium. These commissions were, of course, at the policy holder's expense, because the policy holder in the end paid for everything. But they came out of his excess payments and not out of the legal "reserve." To have taken them from the legal reserve would have meant insolvency.

President McCurdy of the Mutual Life has been scoffed at for his testimony, that a life insurance company should not make profits and should pay money only at the death of a policy holder. When contrasted with the advertisements of the Mutual Life, which ask policy holders to make it their "savings bank," this testimony reads like a satire. But the principle is the correct one; and, had it been followed in the forms of policy which the Mutual Life issued, there would have been no opportunity for the McCurdy family to draw $4,918,607 from the Mutual Life treasury for its members, and neither would it have been possible to maintain a lobby house in Albany, or blackmail and corruption funds. Such abstractions from the treasury, if only straight life policies had been issued, would have betrayed themselves at once in the impairment of the legal "reserve"; and, before they had been continued for many years, the company would have become insolvent and gone into a receiver's hands.

It was this very freedom from the fear of insolvency that removed the natural and normal restraints which should be placed upon the management of any business, and thereby produced the evils whose flagrancy has been made known to the public by the confessions and testimony before the New York Legislative Investigating Committee.

THE BIG IRRESPONSIBLE FUND

These evils did not precede the accumulation of irresponsible capital. They followed it. They were not its cause, but its result. The men in charge of these life insurance companies were no better and no worse than average American citizens. They were simply freed from the restraints which either law or custom has imposed upon savings banks, national banks, and other corporations that take charge of the people's money. Mr. Hyde's invention had relieved them from the fear of insolvency by extravagance, by waste,

or even by theft, unless the amount of the thefts and squanderings should run into tens of millions of dollars a year.

This irresponsible fund was definitely known in dollars and cents to the executive officers of every company. Take the Equitable for example. Last year its excess charges amounted to $9,020,428. The increased value of its investments was $4,437,934. Besides these there was an "expense loading" outside of taxes of more than $13,000,000. After the taxes and the cost of maintaining the officers and management at such prices as savings banks pay were deducted from this fund, there was still remaining more than $20,000,000 with which the management could do as it pleased without impairing the legal "reserve" or running the slightest risk of insolvency.

The Equitable's total receipts were $79,076,696. Its total payments to policy holders were $36,389,047. Of this vast difference of more than $42,000,000, little more than half was required to be set aside to meet future liabilities and (including increased value of the investments) more than half was irresponsible capital.

The figures from the Mutual and the New York Life reports are even worse, from this standpoint, than the Equitable's figures. The forms of policy and premium rates which Mr. Hyde invented brought in an annual excess of twice what future liabilities required, and there was no definite responsibility or check or accounting.

UNSUCCESSFUL EFFORTS TO HALT

It should not be thought that the management of any of these companies intentionally and knowingly sought out this temptation and succumbed to it. On the contrary, Mr. F. S. Winston, who was president of the Mutual Life before President McCurdy, made a long fight against it. Men like President Greene, of the Connecticut Mutual, did the best they could to expose the fallacies of these "investment" policies and to win the public away from the purchase of them. Mr. Winston reduced the premium rates on the straight life policies of the Mutual of New York to the lowest rate consistent with safety. He instructed the agents of the Mutual to push these policies and to combat the fallacies of the Equitable's policies. President Greene of the Connecticut Mutual went even farther and opposed the issue of deferred dividend investment policies. He insisted that the policy holders of his company should take the policy which was best for them and he refused to sell them the other kinds.

What was the result? At the time that President Greene and President Winston took this praiseworthy position their two companies were the greatest insurance companies of the United States. They were both older than the Equitable. They had more policy holders, larger assets, older and better established organizations, and the highest reputation; and they were paying big dividends. Of course to pay big dividends they had to keep down the expenses of management, including the cost of soliciting agents.

By paying higher commissions to agents, Mr. Hyde's company took their best solicitors away. By his "deferred dividend" forms of policy he was able to pay such commissions that soon there were Equitable agents making ten times as much as the agents of the Connecticut and the New York Mutual.

The great American public preferred to be fooled. When they were insuring their lives they preferred that a gold brick attachment should be added to their policies; and, so long as they were willing to pay for it, Mr. Hyde would have showed much more than the ordinary resistance of human nature to temptation if he had refused to profit by the weakness of the American public.

A COMPANY THAT REMAINED HONEST

To the last, President Greene of the Connecticut Mutual continued his policy of refusing to "gold-brick" the public. His company is one of the oldest in the United States. When he assumed the presidency of it, more than thirty years ago, it was the largest company in the United States. It has always paid large dividends to its policy holders. Its percentage of dividends is the highest except possibly the Presbyterian Ministers' Fund which insures Presbyterian ministers only.

President Greene died last year. His total estate amounted to less than six months' salary of the president of the Equitable or the Mutual or the New York Life. Every insurance man in the United States knew that no company was ever more conservatively or honestly managed than the Connecticut Mutual, and that no insurance officer

ever worked more faithfully or economically for policy holders than President Greene.

Yet with all this known to everybody in the insurance business, the Connecticut Mutual is doing no more business now than when President Greene took the presidency. It issued only 3,947 policies last year—a smaller number than it issued five years ago, and less than 1 per cent. as many as the new policies issued by the three big companies which practice Mr. Henry B. Hyde's plan.

The Mutual of New York had a like experience, but President Winston died before his unvarying rectitude had had its effect in putting his company too far to the rear. As it was, President Winston's conservatism simply enabled his rival, the Equitable Life, to shoot farther ahead; and Mr. Henry B. Hyde, the former Mutual clerk, took pride in his shrewdness and his superiority to the old fogy president who had rejected his invention and forced him to form a new company of his own to exploit it. When Mr. Richard A. McCurdy succeeded to the presidency of the Mutual Life twenty years ago, he had learned the lesson of President Winston's failure to stem the popular life insurance tide and he followed Mr. Henry B. Hyde. So did the manager of the New York Life.

As Mr. Hyde grew older, he began to recognize the evils of the system which he had created, and to him in turn old age brought conservatism. When the Equitable's assets passed the hundred million mark in 1890, Mr. Hyde said: "My first ambition was to make the Equitable Life Assurance Society the biggest life insurance company in the world. Henceforth it will be my ambition to make it the best."

It was too late. Mr. Hyde recognized that he had been charging more than his policies were worth, and he began to reduce the premium rates. A reduction was made on several forms of policies. But there was at once a clamor from the old policy holders who were paying more. And to reduce premium rates he had also to reduce his agents' commissions. Then the New York Life, repeating the process which Mr. Hyde had used against the Mutual, took away some of the agents of the Equitable by offering higher inducements.

AFTER HYDE, MC CALL

Mr. John A. McCall, a bright, shrewd young Irish boy, trained to smartness in Albany politics and thoroughly familiar with every nook and byway of life insurance because of his years of service in the New York State Insurance Department, where he rose to be superintendent, had become comptroller of the Equitable under Mr. Hyde. To his experience in Albany he added experience in the practical working of life insurance from the inside. When Mr. Hyde was becoming more conservative, the younger and vigorous McCall saw his opportunity for aggressiveness. The old management of the New York Life had sunk into inefficiency, caused by nepotism. McCall had friends among the newspapers, and in political and insurance circles. The management of President Beers of the New York Life was exposed. The policy holders were roused. Prominent newspapers gave columns a day to exposure and denunciation. The then Superintendent of Insurance, a friend of Mr. McCall's, investigated the company and added to the details of the exposure. They ousted the Beers management and Mr. McCall became president of the New York Life. From being Mr. Hyde's subordinate he became his competitor; and the process of Hyde and Winston was to an extent repeated, Hyde becoming conservative and McCall aggressive.

But President Hyde, unlike President Winston, promptly realized the folly of trying alone to convert the American public to conservative insurance. President Greene of the Connecticut Mutual had failed. President Winston of the Mutual of New York had failed. President Hyde of the Equitable was not going to close his successful life insurance career by being another failure. If the American insurance public did not want cheap life insurance he would sell them what they did want. The New York Life gave bonuses. The Equitable gave its agents still bigger bonuses. When the New York Life brought out one form of "gold brick" policy, the Equitable replied by producing for public sale a still more dazzling and attractive "gold brick." The advantages of life insurance as protection to the policy holder's family were used to appeal to his better side, and the speculative allurements of "gold bonds," "deferred dividends" and "semi-tontines" were held out to his speculative inclinations.

Thus the irresponsible millions of dollars came in. The surplus, which has been

almost stationary for several years, was doubled between 1888 and 1895; and it has been doubled again since then, notwithstanding squanderings and speculations. Under the McCurdy management, the Mutual Life followed suit. The three companies became known as the "Three Racers." The agents were goaded and spurred to make every effort to bring in new business. Prizes were offered to those who brought in more than a hundred thousand dollars of insurance a year. Excursions, dinners, costly souvenirs and entertainments of every kind were provided at the policy holders' expense, in order to increase the agents' activity and zeal. Every community, from the great cities to the smallest country town, was raked as with a comb. Hundreds of forms of policies were issued, and every imaginable persistent appeal was made to add to the volume of new business.

All this cost money. Part of it was stolen, but that was only a small fraction. The greater part was wasted. Life insurance is almost the only great business in the world wherein competition has increased cost. Premium rates went up and not down. The great waste of the competitive agency system increased the cost of getting business. From 10 per cent. of the premium income, the commissions and agency expenses increased to 20 per cent. and higher. Some kinds of business cost in agency expenses alone one-third of the premium receipts, leaving only two-thirds for the "mortality" fund, the "reserve," and such necessary expenses as the taxes and the central management. The agents' expense grew and grew until, last year, the soliciting expenses alone of the "Three Racers" were more than $30,000,000, or more than any one of them paid in death losses. It cost more to get the business than the business itself was worth.

THE PROBLEM OF INVESTING

Something had to be done with all this money that was coming in. It had to be put to earning money, both in order to carry out the reserve requirements and to make a good showing in the reports and the advertisements of the companies. What was to be done with these hundreds of millions of dollars to which additional tens of millions were added every quarter?

Originally, the methods of investing these trust funds were prescribed by the insurance law and by the charters of the com First mortgages on improved real esta exceeding 50 per cent. of its appraised tion, were a favorite form of the inve as were United States bonds, the bo various states, cities and counties, and bonds. The law at first limited inve to securities of this class. There wa if any, opportunity to speculate in Every oldtime insurance company l real estate department with its exp praisers, its able real estate lawyers, title books. To them builders and in went who had good properties and de borrow money on them at the lowest interest. Sure returns and not spec profits was the basis on which the insurance investments were made.

The insurance companies were, in days, the best market for United state, and municipal bonds. They w largest holders of United States bon were ready purchasers of the bonds o and cities which had never default repudiated. What a contrast there tween this and the first statement un head of assets in the sixty-second report of the trustees of the Mutu Insurance Company of New York for t 1905, which reads:

"United States bonds and other se $243,191,442.24."

An unsophisticated reader might thi the item "United States bonds" mad least a reasonably substantial part securities under this heading. In fa are only $25,000 in par value, or a hur of one per cent of the whole amount.

THE DESCENT TO GRAFT

The descent from these conservati liable, gilt-edged investments to the syndicate "securities," manufactured directors and trustees themselves an by themselves as railroad magnat industrial promoters to themselves as t of the policy holders' money, was not s It was a gradual process. The yiel the temptation presented by these in sible millions of dollars was not li impulse which impels a respectable to take from a shop counter some ex trifle for which she is unable to pay. not even the criminal propensity

ops out in the habitual bank burglar or ckpocket. It was the force of circumances, without any stronger innate desire profit at other people's expense than is mmon to the better class of Americans.

The beginning of the unsafe investments of se funds is hard to trace. It goes back, as beginnings of most bad practices in urance management do, to Mr. Hyde. In desire to advertise the Equitable, he gan to build the great modern office buildings of which the massive granite and marble uitable structure on Broadway in New rk, the home office, is one of the first. at attracted much attention. Its very t was an advertisement to the American blic who liked to roll millions under their gues in speech. Having put up this great l costly office building, the next problem s to make it pay interest on the investment. at was difficult. The business men of se days were not used to paying $20,000 $30,000 in office rent. They were actomed to climbing up steps and the wly invented elevators were looked at tance. Nor was doing business in a sement regarded with favor. Mr. Hyde, order to get revenue from the basement and basement of the Equitable Building, ganized a safe deposit company, which ewise was something of an innovation. took stock in it himself and had his nds take stock in it; and then he had the npany lease the basement of the Equitable ilding on Broadway. It was several years fore this safe deposit company made much ney. But Mr. Hyde believed in it, and, in the Equitable so in the safe deposit npany, he bought out discouraged or patient stock holders. Thus the safe posit "graft" began.

What was done in New York was done h the Equitable buildings in other cities; l the companies which imitated Mr. de in other respects imitated him in putting great office buildings. These companies o followed Mr. Hyde in the safe deposit l other kinds of subsidiary "graft."

THE GROWTH OF PARASITE COMPANIES

In like manner the parasitic trust company l bank developed. In order to get a profite tenant for the ground floor of the uitable's Broadway building, Mr. Hyde k stock in a trust company and rented space to it. The Equitable had surplus cash from time to time awaiting profitable investment. What was more natural than that this cash should be deposited with the trust company which was paying rent to the Equitable, in which the Equitable's officers were stockholders and of which the Equitable was the landlord? The money had to be deposited somewhere, why not where it would do good in both ways?

The trust companies thus looked after the investment deposits and the banks took charge of the current cash and checking accounts. Both banks and trust companies made excellent tenants. When the officers had succeeded in securing such good tenants and also as officers had succeeded in finding such good banks and trust companies to keep their surplus funds, what could be more natural than that they should invest their own surplus salaries and personal savings in the stock of such desirable institutions? As large stockholders, they could elect themselves directors, and as directors they could be sure that the money of their life insurance companies was as safely cared for as if they kept it in their own possession as trustees and directors of these life insurance companies. There was this additional advantage to the policy holders—that the money, if kept in the vaults of the life insurance companies, would draw no interest, while if it were kept in the vaults of these banks and trust companies, the policy holders would profit by the interest which these banks and trust companies would regularly and faithfully pay.

This is the way the subsidiary and parasite corporations began. They were convenient machinery by which a body of men acting in a double capacity could buy and sell to and from themselves; for they were at the same time the trustees of the policy holders and the directors of these banks and other financial corporations. Any other result than the one that has come would have been remarkable. Men who, year in and year out, could withstand the strain of such a situation and could resist the temptation to take profits to themselves which (in smaller amounts) must have gone to somebody—such men would have been exceptional. This situation made a demand upon the altruism of modern financial life, which not one high financier in a hundred could withstand.

Having yielded in these ways to the temptations of the irresponsible millions, and having found this yielding pleasant and profitable, what more natural than that the insurance officers should seek to create more temptations to yield to? The life insurance companies did a great business in real estate mortgages. Every mortgage had to be accompanied with a fire insurance policy. The title of the mortgagor had to be searched. The same officers who owned stock in the parasite banks and trust companies and in the safe deposit companies became individual stockholders also in the fire insurance, title guarantee, and mortgage companies.

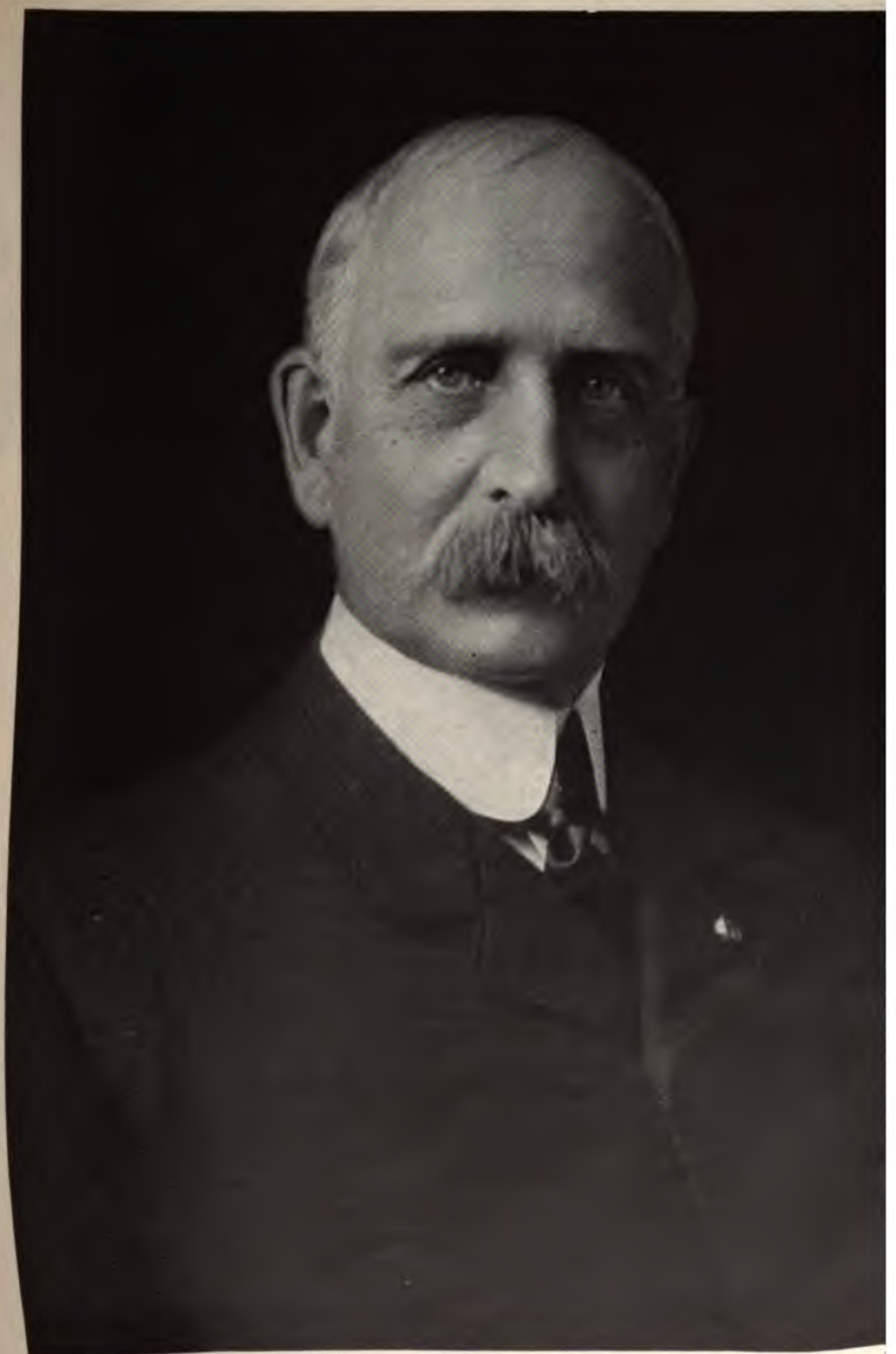
Thus there grew up around every one of these great life insurance companies a group of parasite corporations in which the life insurance officers, trustees, and directors owned stock, which were managed by their sons, their brothers, and other relatives, and which fattened on the policy holders' funds. The man who was borrowing money on his real estate did not care how high the title and insurance charges were provided the rate of interest which he paid were correspondingly lowered. It was only the total cost of his loan, not the individual items that made it up, which interested him. Thus insidiously and to a greater extent every year, the advantages of the money market were transferred from the policy holder to the parasite corporations. The rate of interest paid on mortgages was either less than the corresponding rate charged by private lenders, or a greater risk was taken without correspondingly higher interest. Instead of the old requirement that no loan should exceed half the appraised value, loans were made to 70 and 80 per cent. of the appraised value; and the appraisals were often higher than the real value.

The experience of the Depew loans, recently brought out in the Equitable investigation, is an example of the manner in which this mortgage "graft" was worked. Senator Depew was a stockholder in a town improvement company whose property was situated near Buffalo. He was also a trustee of the Equitable and was on its pay roll. The Equitable made a large loan on this property, which it had to foreclose and carry for several years, at a loss, on its books. In this particular case, after public exposure, Senator Depew took up the loan; but in many other cases, the loss on fore required the buying in of unprofitable p and the marking off from time to real estate losses.

It was a natural step from buying the banks and trust companies where insurance deposits were kept, to the ization of new banks and trust co for the purpose of receiving these d It was this power to wield the irres millions which brought about the ization of the Guarantee Trust Co the Title Guarantee and Trust Co the United States and Mortgage Company, the Lawyers Title Compa National Bank of Commerce, and great financial institutions. The in officers and trustees either bought ol or trust companies, or got charte started new ones. They would capitali modestly and issue the stock to ther Then they would increase the capital s issuing additional stock at several ti value and sell this new stock at a high the life insurance companies. They far as to have the insurance co buy stock at inflated figures and se their friends at much lower figu appeared, for instance, that, whi Equitable Life was buying stock in company at more than ten tim value, it was selling similar stock to or their friends at only five times value.

The rioting in activities here de began after Mr. Hyde's death, which o more than six years ago. For the m who succeeded the first generation o insurance officers lacked the feeling of p pride and care which President Hy President Winston had. They had to restrain them except the fear law or the fear of insolvency, an empty these were as terrors I will next month.

Thus the adding to insurance of the investment and the rush to get busin growth of parasite companies and the quent extravagance and irresponsibili these things were to be expected. Th of their growth which has been told the barest outline contains lessons in and morals that there is much need t and ponder in this time of universal zation.



Photographed by Christopi

THE LATE JACOB L. GREENE

Until his death, 1904, president of the Connecticut Mutual Life Insurance Company, which was the largest life insurance c United States when Mr. Hyde began his confusion of savings with insurance. Mr. Greene steadfastly resisted this rush for "1 and kept his company relatively small, and its conduct free from modern evils

ARIZONA AND NEW MEXICO ARE NOT ALL DESERT

THE LAST OF THE TERRITORIES

THE UNWILLINGNESS OF ARIZONA TO BE MERGED WITH NEW MEXICO AS A VAST STATE—THE PEOPLE OF EACH TERRITORY, THEIR CITIES AND TOWNS AND INDUSTRIES—PENNSYLVANIA POLITICAL METHODS TRANSPLANTED TO NEW MEXICO—ARIZONA'S OBJECTION TO DOMINATION BY THEM

BY

M. G. CUNNIFF

TEN Congressmen went out to New Mexico and Arizona last fall to find out what the people of these territories thought of being admitted into the Union as one vast state, to be called Arizona, only slightly smaller than Texas. Admission looked probable last year—Oklahoma and Indian Territory as one huge state, Arizona and New Mexico as another. But Arizona hung back. "Rather than join with New Mexico," said its people, "we will gladly remain as we are. Come out here, Easterners, and we'll show you why."

So these ten Congressmen went to New Mexico first. Later Arizona, overjoyed, received them in the lower eastern corner of Cochise County, talked and demonstrated through Pima, Pinal, and Maricopa, converted them in Yavapai, and sent them home through Apache, ready to a man to fight against the merger. And it *is* a fight. More, it is a national drama. The moves of the statehood campaign have set the United States Senate at loggerheads; they have been marked with crime and ruin in Pennsylvania; they have involved men of many states. But vital as the question is in other parts of the country, it is most vital to those vigorous Americans who are struggling to build commonwealths out of what were but recently stretches of virgin forest and glaring, sunbaked desert. No other question anywhere in the United States is arousing half the red-hot enthusiasm that this is.

I went to the territories just in advance of these Congressmen. I asked every person I met in New Mexico and in Arizona whether he wished joint statehood. New Mexico was lukewarm. Many said, "No." More said, "We want single statehood, but we can't get it. So we will take joint statehood. A half loaf is better than no bread." There was no such wavering in Arizona. Asking that question was like touching a match to a,

PRESCOTT, ARIZONA, SURROUNDED BY PINE-CLAD HILLS

cracker. Men did not merely say, lon't want joint statehood." They speeches. They shot forth reasons. told stories. They made parables 's overwhelmed me with arguments, analyzed the situation, storekeepers d me to tell me all about it, con- hung over rear seats of cars to discuss ning men, business men, teachers, Democrats, Republicans, Prohibi- , were all in the same mood. Sheriff wry of Yavapai County, said to me cott, "Sir, I'd like to see Arizona a But half a state with New Mexico other half? Well, I'd rather see it a territory till I die." This was the gist of what they all said. There are advocates of joint statehood in Arizona. But in an indiscriminate inquiry among all classes of people I could not find one. Behind this remarkable unanimity naturally lies a story.

Last winter's bill to admit Oklahoma and Indian Territory as the new state of Oklahoma, and New Mexico and Arizona as the new state of Arizona passed the House, fell asleep in the Senate, and died with the end of the session. It bound up the fortunes of the proposed Oklahoma with those of the proposed Arizona. Amended in the Senate to admit only the new state of Oklahoma, it never

THE COURT HOUSE IN PRESCOTT

THE FIRST STEP IN CONQUERING THE DESERT

ONE OF THE SMELTERS AT JEROME, ARIZONA

came to acceptance. In the present Congress the new Oklahoma cannot be denied. With its half million of energetic people, its wealth, its bustling towns, its huge crops, its prosperous ranches, its productive mines, it is already a lustier commonwealth than a good half dozen of the states. The point at issue is the admission of New Mexico and Arizona.

Neither territory is the wild waste of cactus-grown desert and bare mountain range, dotted here and there with lawless mining camps and peopled by "bad men," cowboys, and Jack Hamlin gamblers, that fiction has painted. Life in them is no more like that in the "Arizona Kicker" and in current cheap tales of Western life, than the California mining camps of to-day are like those that Bret Harte pictured. In the populated districts, it is safer without a "gun" than with one. There is probably

THE RAILROADS HAVE DONE MUCH TO DEVELOP THE TERRITORIES
A train leaving Prescott for the North

CATTLE CORRALLED AT A STATION IN NEW MEXICO

HARVESTING ALFALFA FROM IRRIGATED LAND IN SOUTHERN ARIZONA

PUBLIC SCHOOL IN PHOENIX, ARIZONA

THE TERRITORIAL CAPITOL AT PHOENIX

lence in any one day in the territories
n the same day in New York or Chicago.
wns have broad, clean streets and side-
electric lights, good water systems,
lines, excellent schools. I would
send my children to the public schools
scott, Ariz., than to most of those in
York—the teaching and the asso-
would be as good, the sanitation

bling, to be sure, is open. The people
towns believe that open games of
e, poker, faro, keno, and craps, such
tly draw crowds into the saloons. are necessary to lead miners, sheep herders, and other dwellers outside to spend their money in the centres of trade. But all newer communities make the same mistake, and it is far less objectionable to walk down the main street of Albuquerque or of Prescott, within the sound of the rattle of the roulette balls and within sight of the little groups of gamblers, as the doors swing to and fro, than to walk down the Bowery in New York. For these towns keep hidden some kinds of vice that New York obtrudes. The gambling is an evil, but it is as decently managed as open gambling can be. Churches are plentiful and each territory has a fast-growing uni-

A FARMER'S HOME IN THE SALT RIVER VALLEY

A LAND WHERE WATER IS BADLY NEEDED
The desert seen through the Hole in the Rock near Phoenix

THE WATER WASTE IN THE SPRING FLOODS
Which the Tonto Dam will save

versity and many other educational institutions.

Nor does either territory prove on wider travel to be the sweep of aridness that a through traveler sees much of when crossing the continent by the Santa Fé Railroad on the north or the Southern Pacific on the south. There are indeed miles and aching miles of desert, and the whole lower end of the Rockies flings its huge bulk across the territories. But so vast is their area that besides the deserts and the mountains each contains a greater belt of white pine forest than any state now possesses—a broad band of which is perpetual forest reserve. There are hundreds of miles of broad river valleys now irrigated, or to be irrigated as soon as the government dams now building are completed, 20,000,000 acres in all, that are thrice or four times as fertile under irrigation as the rich valleys of the Connecticut or the Susquehanna. There are mining regions and communities as permanently productive as those of Michigan and Pennsylvania. There are thriving cities like Las Vegas, Albuquerque, Prescott, Phoenix, and Tucson. The territories are more fruitful than they seem.

New Mexico—and Arizona, too, for that matter—believes it ought long ago to have become a state, of itself. As long ago as

A BIRD'S-EYE VIEW OF PHOENIX, ARIZONA

bill granting statehood passed both and Senate and failed only in con- . Term after term since then, one ial delegate after another has ham- away for admission. Not long ago Quay of Pennsylvania argued, traded, d, and filibustered for it. The dark his reasons will come later in the tale. Beveridge in the last session made mission of New Mexico, jointly with , his pet measure, and Mr. B. S. the former territorial delegate from Mexico, devoted his four years of

ESS HERE. A STREET SCENE IN LAS CRUCES, NEW MEXICO

in the House to pleading for state-

thirds of the states had a smaller tion than New Mexico when admitted. rritory has an area about equal to ngland, New York, and New Jersey ed, and its people are spread all over nsus enumerators have but thirty o secure their data and receive but d one-half cents a name. They simply hunt up all the miners and sheep Many are thus left out. The pop- probably somewhat short of 300,000. nerque newspaper makes an estimate s doubtless close to correctness— people from the states, 127,000 ns, 13,000 Indians. The present valu-

IT IS NOT ALWAYS HOT IN NEW MEXICO—

ation of property for tax assessments estimated at about one-fifth the real value is $43,000,000. Taxed at anything like its real worth, this wealth, of course, could easily maintain a state government. And with the further development of the territory, both population and wealth are bound to increase, since the development that present indications promise will be largely agricultural. To-day only one acre in 300 is under cultivation.

The territory is now largely dependent on mining, ranching and lumbering. The Colorado Fuel & Iron Company and other interests own iron mines in the north from which 1,000 tons of iron ore a day are shipped to the smelters at Pueblo, Colo. It has anthracite coal and vast beds of bituminous, of which it produces about a million and a half tons a year. There are 2,300 miles of railroad, 1,000 miles of which were built in the last

OR DRY IN ARIZONA

five years. Grant County is said to mine more turquoises than all the rest of the world. New Mexico ships about 200,000 head of cattle a year to be fattened in the Mississippi Valley states. The great Boston wool market is maintained largely through its share of New Mexico's annual output of 25,000,000 pounds. The wool is shipped by way of Galveston, partly to secure cheaper rates, partly because a bag of wool weighs three pounds more when it reaches damp Boston than when it left dry New Mexico. Its gold and silver mines produce about $10,000,000 a year.

I saw at Albuquerque great train loads of logs brought down from the Zuñi Mountains to be made into sashes and doors at the mills of the American Lumber Company there, whose thousand employees turn out $1,000,000 worth of manufactured lumber a year. Some of it is shipped by the carload to G for export. Recently several carloa sent to Glasgow. The waste from runs the electric lighting plant for A que, whose owners are talking of sell tric power to run pumps for irrigation out the valley in which Albuquerc Down in the Mesilla Valley, where the have raised huge crops of alfalfa, gr fruits in good years, the Govern pushing forward the Elephant But project to impound the water that waste in the spring; and, when that pleted, agriculture will be as cer enterprise there as an ideal clim crops can make it. Already settle Texas are flocking into the valley to the small allotments permitted un provisions of the irrigation project; acre of irrigated land in that clim

A MISSION SCHOOL FOR INDIAN CHILDREN

productive as four in a land of rainfall. Similar irrigation projects are under way in other parts of the territory—the Hondo, the La Plata, and the Las Vegas projects—and many acres are irrigated by private enterprise. The Estancia Valley already has a reputation for its fruits, and the orchards of Colfax are a delight to the eye. When the irrigation works now being pushed are completed, New Mexico's agricultural output will be considerable. Water is the prime necessity, and there is plenty of water if it can only be controlled, or pumped up. In places it is but a little way under the ground. Deming, near the Mexican line, is a little paradise of green fields and whirling windmills. For years one of its leading products was water, which was sent by the railroad to El Paso, Texas, and sold there.

A large part of the territory is not divided into small holdings, as in most of the states, but is covered by vast land grants running back to the Spanish occupation—princely domains, in many cases owned by people outside the territory and rented largely to Mexican ranchers and farmers. Because of these huge grants New Mexico is—in spite of its wide stretches of public domain—less open to homesteading than one might suppose, for practically all the good land not owned by small farmers is embraced in them.

But after all the chief problem lies in the people of the territory. Albuquerque gives a fair impression of town life in the northern part. It is the largest city, with perhaps a population of 10,000. Just outside its limits is Old Town, the historic Albuquerque of Spanish and Mexican tradition. Walk on a moonlight night through its unlighted streets flanked by squat lines of adobe dwellings, to the little plaza fronted by the church built by mission *padres*, and, standing there, you will be aware of nothing to make you believe the time later than the seventeenth century. A dark figure will move silently along in the dust of the street, appearing and disappearing as it crosses the checkerboards of moonlight and black shadow, and suddenly slip noiselessly through the apparently blank side of a dwelling. You may hear a guitar or a mandolin. The scene is all Spanish or all Mexican, as you will. It is not American—till you hear the buzz of a trolley car, and you hurry out of this fixed survival of a dead century to be whirled a mile or so back into as busy a little city as can be found in the West. This is the modern Albuquerque, with brilliantly lighted streets, factories, mills, and banks, a school in every ward, and a Commercial Club that would not be out of place in New York, built up by people of education and enterprise. What strikes an observer is that Old Town with its 2,000 or more Mexicans sits there cheek by jowl with the modern Albuquerque with its 10,000 or more Americans with a fair proportion of Mexicans among them. Elsewhere the proportion of Mexicans is larger. Santa Fé is more Mexican than Albuquerque—a town older by three-quarters of a century than Jamestown or Plymouth. For all its modern capitol it has a Mexican air. Outside of the towns in the northern part of the territory the proportion of Mexicans is more than half. Some counties are almost wholly Mexican. All told, between two-fifths and one-half the people are Mexicans.

Some are descendants of aristocratic Spanish families still conducting in almost feudal fashion vast sheep ranges on lands granted to their ancestors by the Spanish crown. Or they are progressive business men differing no more from their American associates than the casual Germans or Jews or Frenchmen with whom they daily do business. They are Spaniards or Mexicans, but Americanized. Senator Beveridge on a flying trip of investigation through the territories asked Mr. Isidoro Armijo, the probate clerk of Donna Ana County, if he were not a Mexican.

"No," was the reply.

"But your parents were Mexican?" asked the Senator.

"Yes," said Mr. Armijo," and yours were German, but that doesn't make you Dutch."

Mr. Solomon Luna, the richest sheepman of the territory, president of the Commercial Bank of Albuquerque, is another who considers himself an American. His home is in a hacienda at Los Lunas, and he feeds his 60,000 sheep over practically the whole of Valencia County. He does not own all the land—much of it is still public domain—but he owns the water courses, which means that he monopolizes the resources of the region through which they run. He has 5,000 acres of irrigated land under cultivation. He maintains hundreds of Mexican employees. The territorial Governor, Miguel Otero, who has just been replaced by the

President's new appointee, Mr. A. Haggeman of Roswell, is another prominent citizen who is a descendant of an old Spanish family of influence in the territory since the days of the Spanish occupation.

But with all the sprinkling of men like these, there are tens of thousands of ordinary Mexicans, alien in blood, language, tradition, political consciousness, and temper of mind to the Americans who are building up the territory. And they vote.

Intermarriage of Americans and Mexicans is not uncommon. The little Mexicans go to school with the little Americans. Practically all the Mexicans are devout Roman Catholics, and the Church is very strong in the territory. Naturally a large proportion of the Mexican children go to the church schools. The territorial Legislature always contains a number of Mexicans. In some counties the Mexicans dominate. Mr. Armijo, who made the retort to Senator Beveridge, keeps some of the records of Donna Ana in Spanish, and I have been told that records are so kept in other counties. Interpreters are required in the courts to interpret Mexican testimony to the American half of the jury and American testimony to the Mexican half. A brief visit to a court in Albuquerque brought me upon the startling scene of a lawyer addressing a jury with the assistance of an interpreter. The lawyer would pause intermittently, whereupon the interpreter would translate his words and even mimic his gestures. Naturally, interpreters are required in jury rooms to make the reasoning of the alien jurymen plain to one another, in order that a verdict may be reached. The territory then is very much Mexicanized. Political bosses wield their power because they can "swing the Mexican vote."

"Why," said an Albuquerque man to me jocosely, "they say that over in Donna Ana County they vote the sheep."

When I pressed for the amount of truth behind the joke he said: "They vote the Mexican herders and that's not much different from voting the sheep."

Two brothers Hubbell were the bosses of Bernalillo County. Indeed one of them, Mr. Frank Hubbell, was the Republican boss of the territory until the recent overturn which brought Mr. W. H. Andrews into that position. One brother was sheriff of the county, the other was treasurer and collector. They are half Mexican. They know how to handle the Mexican voters. They appointed one Eslavio Vijil county superintendent of schools. A common report was that he could neither read nor write. Though this was not true, he had as much fitness for the place as a Chicago ward heeler. Jurymen were drawn not by lot, but by selection by an officer of the court who chose them from the jury list. It was said that a litigant, by seeing one of the Hubbells, could practically pick his own jury, or pick at least a venal one. It was only after the exposure of the alleged wrong doings that the lot system of selection was established last fall. Last summer Governor Otero removed the Hubbells and Vijil from office.

Nor are other examples of Mexican preeminence in politics lacking. Mr. Pedro Perea of Bernalillo was territorial delegate to the Fifty-sixth Congress. In several of the counties the school superintendents are Mexicans. Mr. Elfego Baca wanted to be district attorney of Socorro County. He fought the administration until they capitulated, and his reward was the district attorneyship of both Socorro and Sierra counties—the salary of one office was not large enough to satisfy him. He is now boss of both counties. Mr. Eugenio Romero is boss of San Miguel County. And so it goes.

Mr. Rodey, who speaks well of the Mexicans, said to me, "They do not go into corrupt deals except under the leadership and with the encouragement of Americans from the states." Now see what happened on this head. Mr. W. H. Andrews, the now notorious "Bull" Andrews, came out to Albuquerque to see what he could do with some properties in which he and certain other Pennsylvania politicians were interested. He came from Meadville, Penn. For years he had been the political henchman of Senator Quay in the devious machinations that such service called for in western Pennsylvania and about the capitol at Harrisburg. The New Mexico enterprises of Mr. Andrews and his friends were carried on under the corporation names of the Pennsylvania Development Company and the New Mexico Fuel & Iron Company. While in Albuquerque, Mr. Andrews lived at a hotel. It was understood in the town that he still kept a Pennsylvania residence—in Pittsburg. But sumptuous offices were maintained in Albuquerque. The company had

ıd and timber land. It set to work ; railroads, partly to open them up, rtly as a good speculation in itself. ıta Fé Central was built from Santa orrance on the Rock Island Railroad, : Albuquerque Eastern was then set om Albuquerque to Moriarty on the ne. A branch line was projected to ıe Hagan coal fields of the subsidiary y, the New Mexico Fuel & Iron y. Other subsidiary companies were d to build other lines. The Quay ns, with Mr. W. H. Andrews at the ere the most active promoters in the r. "Bull" Andrews early let it be that he wanted to be Senator from state of New Mexico, and his friend ron Senator Quay was willing to help ıition. Quay fought for statehood ıd nail in the Senate, and, threatening ld up" all other legislation until xico was granted statehood, succeeded ing the Senate's business throughout ll of one session.

was Andrews's need to be Senator so I asked for him at his office in rque in October. I was told that East on business. He was. Within ight the cashier of the Enterprise Pittsburg committed suicide, leaving behind saying that Andrews had both his ruin and the bank's. The ıs wrecked, swamped by the loans it le to the Pennsylvania Development y and Mr. Andrews; and it was charged : loans had been made through the complicity of the bank officers with ;. The hope of Quay and of Andrews ı that New Mexico would be made a ıd Andrews its first Senator. How ıld serve the Pennsylvania Develop- mpany Mr. Andrews, who is credited ıwing the devices of commercialism in better than most men, knows best, ; asserted that he hoped to get the te of New Mexico to guarantee his bonds.

3. S. Rodey had served several territorial delegate to Congress, and ked as no other New Mexican has for statehood. He is now the most ıdvocate of joint statehood in the a lawyer, enthusiastic, argumenta- ıular. Last year he came up for re- Mr. Andrews was one of his most vociferous supporters. Mr. Rodey was so confident of the Republican nomination that he scarcely made a campaign. His friend, Mr. Andrews, in part attended to that. The delegates from the counties were Rodey delegates. When the convention met, to the vast astonishment of most people in the territory, Mr. Andrews and not Mr. Rodey was nominated—and later elected. The methods by which the delegates were converted almost over night are said in New Mexico to have been a new kind of politics imported from Pennsylvania. Almost over night Mr. Andrews replaced Mr. Rodey as territorial delegate, and replaced Mr. Frank Hubbell as Republican boss of New Mexico. Even a friend and a well-wisher of the territory must think that New Mexico is not in a position to saddle its problems on Arizona. No better type of American exists in the West than the average American dweller in New Mexico, but the possible effects of Pennsylvania political methods on Mexican voters do not look attractive in the light of the easy success of such a man as "Bull" Andrews.

Now it is just this phase of the situation in New Mexico that makes a large part of Arizona's case. There are not more than 150,000 people in Arizona, more than 25,000 of whom are Indians on reservations, who of course do not count. But Arizona is not a half Mexican community. The 125,000 people there are vigorous, enterprising Americans. It is asserted that there is a larger proportion of college graduates among them than in any other population of similar size in the country —engineers, lawyers, doctors, business men, farmers. The proportion of college men I met there makes me easily believe it. I visited schools, and found well paid college and normal school graduates teaching bright children under sanitary conditions and according to modern methods. The schools in Prescott and in Phoenix are as good as those in Boston. The men—and the women, too—take pride in their towns, take pride in their territory. Arizona is as different from New Mexico as Texas is. Its dwellers are no better than the somewhat larger number of Americans in New Mexico, but they do not share their common life with an alien people, and they do not want to. But in a state made of the two territories, the 300,000 people of the New Mexico end would outvote the 125,000 people of the Arizona end, and the

new state would naturally assume the New Mexico tone.

"Would the people of Massachusetts," asked a lawyer in Phoenix, "be willing to have Congress peremptorily merge the state with New York? Well, that's our situation."

The new state of Oklahoma will probably be Democratic. Is Senator Beveridge, the leader of the joint statehood movement, trying to drag Arizona in as a make-weight for New Mexico in order to create a Republican state to balance it? If Congress will not admit the territories separately, and it is not to be expected that four United States Senatorships will be handed to less than half a million people, the people of Arizona are content to wait until they have built a state. They beg that New Mexico, too, be allowed to stand on its own merits, to come in or to stay out according to its own achievements.

If it were true that Arizona is not likely within a reasonable time to attain statehood stature, Congress might well say, "We want to end territorial government within our boundaries. If you are not able to stand alone with the other commonwealths, you and New Mexico together surely can. Your 125,000 people together with their 155,000 brothers in New Mexico will learn in time how to manage the Mexican element, and, in the great new state, American ideas and American progressiveness are bound to prevail." But Arizona is in no such position. Its people maintain that the territory is fit for statehood now—as in everything else than population it is—and the very spirit of their daily work is the indomitable ambition to build a vigorous commonwealth.

In 1870 there were but 172 farms in the territory, covering but 22,000 acres. By 1890 there were 1,400 with 1,300,000 acres. In 1900 there were nearly 6,000 with nearly 2,000,000 acres and worth nearly $30,000,000. This land, practically all under irrigation, produced a return averaging more than $60 an acre. This advance tells the story of plucky business men and farmers who met the irrigation problem and solved it with their own brains and their own capital.

Now that the Government has taken hold of it, and the Colorado River, the Salt,and the Gila are to be robbed of their floods to fill irrigation ditches as soon as the dams are completed at Rincon and Yuma, new miles of rich alfalfa fields and fruitful orchards will widen Arizona's strips of green Oranges ripen in the Salt River earlier than anywhere else in the States, and they bring a higher pri any others. Dates are now being successfully there. There is no better for melons, fruits, grains, and alfal southern Arizona; there is no agri enterprise more alluring than i: farming where there is no possibility failures. People are only too re flock in wherever water can be had, a farmers who come in are men of tl type that have made the commonw Oklahoma. More will come in, wl Yuma and the Tonto dams are co There are 10,000,000 acres of land territory susceptible of irrigation a 1,000,000 acres have thus far been re

Besides the farms, Arizona has le grazing land, on which I saw sleek fattening cattle, and its forests a greater in extent than those of New Lumber is shipped from Flagstaff to of the country. About 200,000,000 lumber is cut every year, mostly northern part of the territory. Mu is shipped in manufactured form. $3,000,000 worth of sheep, cattle, an are sold from the ranges annually. chief asset of the territory is her wealt erals.. Arizona is now the leading cop ducing centre of the world, and its o gold and silver is very considerable. mining output amounts to more th 000,000 a year. Mines like the Verde and the Copper Queen suppo perous towns like Bisbee, Globe, and There are nearly 2,000 patented mi all mining experts agree that the 30 acres of Arizona's mineral belt have been merely scratched.

Twenty-four states have been adm the Union with a smaller populati Arizona now has, and twenty-seven smaller amount of taxable property. standard for admission has been rais advancing years, the people of the are not faint-hearted about their a attain any standard Congress m They are willing to stay out until the it. The few advocates of joint state the territory—I received a letter afte the territory from a small joint st association in Pima County—assert

rations which own the great mines and ilroads in Arizona are behind the anti-statehood movement. It is true that re opposed to the merger of the territory New Mexico, because they do not wish 1 the danger of being taxed as the ed state, managed by the New Mexican ight tax them. But to maintain that rporations are responsible for so nearly nous a feeling as seems to exist in Ari- ; futile. They could not do it. They might reach some of the people; they could not fool practically all. The explanation is simpler. Americans building a commonwealth take a jealous pride in its integrity. All Arizona asks is a square deal. The Foraker amendment to the statehood bill of last year provided that the question of admission be submitted to popular vote in both territories, each voting separately. This would be a fair method of settling the difficulty.

THE FALL OF THE HOUSE OF QUAY

IE CUTTING-OFF OF ONE SOURCE OF CORRUPTION BY ELECTING A NON-ACHINE TREASURER—THE LONG THEFT OF PUBLIC FUNDS TO KEEP A PARTY POWER—A STORY OF UNBLUSHING GRAFT, WITH ITS TRAIN OF SUICIDES

BY

ISAAC F. MARCOSSON

'ERE is a chapter of political corruption—and now of redemption—that it would be hard to surpass in tical history; how the corrupt political e in Pennsylvania for forty years or sed state money to keep itself in power. and has other sources of profit and cor- ; but it is enough now to tell the story the misuse of state funds, in order to ie full meaning of the election of a non- e state treasurer. This election may beginning of political freedom.

on't mind losing a governorship or a ure now and then, but I always need e treasuryship," the late Senator M. S. of Pennsylvania, is reported to have And he always controlled it, and upon d the corrupt structure of his political e. For more than thirty years the d colonial Treasury building that stood north end of Capitol Hill at Harrisburg : real source and seat of state govern- In the stately capitol that reared its alongside, governors and legislators nd went. But the power that made nd the money that often elected them om that little red building. When it n down, the "system" moved with the Treasurer to the new building; for the system was continuous. The manipulation of state funds for political and private purposes has long been Pennsylvania's shame. It has made fortunes and unmade men. Juggling with millions has caused many tragedies, including a number of suicides. Beyond the occasional disclosures that were made when a victim died, the people could only guess at what was going on; for the smug, nicely balanced printed reports covered a multitude of financial sins.

But the people at last revolted. The reform movement which began with the awakening of Philadelphia has had its larger result in the election of a Democratic state treasurer who was chosen by the decent voters of every party. With his election a blow was struck at the corrupt system of state finance and a new era of Pennsylvania politics began.

THE PRIVATE USE OF STATE MONEY

The debauchery of the state treasury was begun by William H. Kemble in the sixties. His motto was, "Addition, division, silence." He used state funds to finance the building of a street railway in Philadelphia. Robert W. Mackey was interested in the same road and

he became state treasurer. His term expired before he finished the deal. Under the law, as it was then, the Legislature elected treasurers, who could not succeed themselves. Then the law was changed to make the office elective by the people. Mackey thereupon succeeded himself and concluded the railway transaction. In those days the state treasurers did not bother to distribute funds to banks and then themselves borrow it. They simply took it.

Quay had come to be a power in state politics and his black hand showed in every treasury administration. All the state treasurers were his friends. He named every Republican candidate for the office. The state cashier, T. Blake Walters, was his associate in speculation. Then, by accident, an honest man, Samuel Butler, a Quaker, was elected treasurer. He refused to become part of the corrupt system of manipulation and demanded a cash accounting. There was a shortage of $260,000. Quay was in despair. He raised $160,000; the rest was paid by Senator J. Donald Cameron. Walters killed himself. He was the first of the men driven to suicide by the misuse of the state's money.

Quay decided it was safer to go alone. He therefore had himself elected state treasurer in 1885. He placed $400,000 of the state funds in the People's Bank of Philadelphia, then borrowed it to buy stock in the North Chicago Railway Company. This was a successful deal and the money was restored. But when John S. Hopkins, cashier of the People's Bank, killed himself in 1898, his papers gave the public for the first time the revelation of Pennsylvania state treasury methods. Among them was this significant letter:

"COMMONWEALTH OF PENNSYLVANIA
"TREASURY DEPARTMENT
"HARRISBURG, PA., July 31, 1896.

"JAMES MCMANES, Esq., President People's Bank, Philadelphia, Pa.

"*Dear Sir:* On Monday we will mail you check for $100,000, for credit of Commonwealth of Pennsylvania General Fund, which will make a credit to our account of $600,000. The understanding is that I am not to draw against any part of this $600,000 deposit until the Hon. R. R. Quay has paid or arranged satisfactory to you the loan of $100,000, which you are to make to him next week.

"Very truly yours,
(Signed.) "B. J. HAYWOOD,
"State Treasurer."

The Hon. R. R. Quay was Senator Qua
There was also found the famous te
from Quay to Hopkins:

"If you buy and carry a thousand Met for
shake the plum tree. M. S. Q

The "plum tree" was the state t
and shaking it meant giving a depos
active was Quay in the distribution c
funds that he has been called "the
General of the State Finance."

THE GROWTH OF STATE FUNDS

All the while the state funds were i
ing. In 1878, the sum at the disposal
State Treasurer was $1,021,000; in
had grown to $14,000,000. This con
the general fund, of about $10,000,000,
from current revenues, and a sinking
$4,000,000, to redeem state bonds.
curious thing always happened with th
ing fund: the state treasurers distrib
among banks that paid only 2 per cent
est, while the state itself was paying
cent. on its bonds. At any time the
urer could have bought up these bon
the "system" demanded that the
fund be at the disposal of the state poli
Practically the same thing was true
general fund. Part of it is devoted
state school appropriation. But the
had to wait six months to get their
while political banks used it. Meanwl
school trustees were borrowing mon
paying 4 per cent. interest.

REMOVING SAFEGUARDS FROM STATE

Quay had so long exercised a kind o
nal guardianship of state funds that
dared to enforce the few laws that place
safeguards about them. The Penns
penal code prohibits any state tr
from depositing money in banks in w
holds stock, yet they did so. Some
urers even became directors in insti
that held deposits.

To aid the manipulation system a l
passed by which a new state treasur
office five months after his election.
of course, gave the retiring treasurer
adjust his affairs. The banks were t
required to pay interest on state d
In 1895 a legislator introduced a res
requiring banks having state deposits
interest. It was referred to the Financ

mittee, which included Boies Penrose (now United States Senator) and W. H. Andrews. We shall hear more of Andrews later. The resolution was never heard from at that session; but at the next, when a strong reform movement headed by Mr. John Wanamaker, who was a candidate for United States Senator, was causing the Republican organization some anxiety, a bill was passed requiring depositories to pay interest at 2 per cent. That law specified that the Treasurer "shall select the banks in which state money is to be deposited, *subject to the approval of the Board of Revenue Commissioners.*" This Board includes the treasurer, the Auditor General, and the Secretary of the Commonwealth. Yet no treasurer was known to consult his colleagues as required by law. The state funds were farmed out to the banks that would lend them in turn to politicians.

STATE MONEY AS A CAMPAIGN FUND

Take for example the case of the Chester County Trust Company that failed, having $80,000 of state funds on deposit. On the books was an item of 3 per cent. on this deposit charged to "current expenses." When the president, Mr. Smedley Darlington, was asked on the witness stand during the investigation of the failure about this item, he said:

"That item represents our political assessment." He then said it was paid over to the Republican state and county committees as a result of an understanding "with the parties who were influential in controlling state deposits."

Mr. Darlington admitted that "As long as the state deposit was in the Trust Company there was paid in contributions to the Republican organization from 2 to 3 per cent. of the amount on deposit."

But there were other ways. Often deposits were given for immediate use of politicians, as the Turtle Creek incident shows. In 1897 a small bank, the Citizens', was established at Turtle Creek in Allegheny County. Mr. John I. Shaw, of Pittsburg, a friend of Quay and a politician, approached the president, Dr. T. C. Robinson, and said:

"If you will discount a note of $10,000 for me I can get you a state bank deposit of $20,000. The deposit will stand as security."

The president was delighted. When the note was produced it proved to be from Shaw to Boies Penrose, indorsed by Penrose, then candidate for United States Senator and subsequently successor to Quay as leader of the Republican state machine. Shaw was then candidate for the Legislature which was to elect a senator. The Citizens' Bank received a state deposit of $10,000 and it went to pay the note. The bank wondered why the remaining $10,000 was not sent. The president asked Shaw and $5,000 additional was received. Then the bank had to discount a $2,500 Shaw note.

Then the $10,000 note fell due. The bank pressed payment, whereupon Shaw said: "If you press this matter further, we will withdraw the state deposit." That note was paid five years later through the Enterprise National Bank of Allegheny, which was destined to have an ill-fated part a few years later in the story of the Pennsylvania state treasury. We shall presently see how.

"BULL" ANDREWS APPEARS

But Shaw's connection with the Turtle Creek Bank was only the beginning of his experience as manipulator of state funds. He had no official connection with the treasury, yet he was able to secure funds for any bank that would accept them on the conditions he imposed. When banks about Pittsburg that didn't know better applied for money, they were told, "You will have to see Shaw." And sometimes they did. That is what the Mortgage Banking Company of Pittsburg did.

Two years ago this bank had a small state deposit and wanted a larger one. The directors saw Shaw. Shortly after this, Shaw was made president and the bank got a state deposit of $200,000. A director of the bank told me that *Shaw got the presidency on the specific understanding that he could get the deposit.*

I asked Mr. Shaw if he had secured state money for banks.

"Yes," he said, "I got money for four banks."

"And why?" I asked.

"Because of friendly interest in them," he replied.

But the Mortgage Banking Company was not the only bank in Allegheny County that received a large state deposit. For months funds had been pouring into western Pennsylvania until they had reached a total of $6,500,000, or nearly one-half of the entire

fund at the disposal of the Treasurer. Why was the money going there? Simply because the state treasurers, in recent years, had come from that section and because their political friends whose schemes needed promoting, were there.

Chief among the banks that received heavy deposits was the Enterprise National, which was hidden away in a corner of lower Allegheny. Its capital stock was $200,000. The president was Frederick Gwinner, a stolid old German contractor who left the management of all the bank's affairs to the cashier, T. Lee Clark. Clark was a business associate of William H. Andrews, known as "Bull," who henceforth looms large in the affairs of the Enterprise Bank and in this story.

Andrews was born in the oil region of Pennsylvania, and his first experience in politics was as Standard Oil lobbyist at Harrisburg. He was a state senator then. He is called "Bull" because, they say, he "bulled things through the Legislature." Sometimes he is called "Asparagus Bill," because, while member of a legislative investigating committee, he rendered the state a bill of expenses that included an item of $1,000 for asparagus. He was a close friend of Quay, too, and served as chairman of the Republican state central committee of which his brother, Wesley R. Andrews, is now chairman.

In 1901, after being defeated for state senator in Allegheny, he looked about for a new political field. All the state political boss jobs were filled, so he hit on New Mexico, even then struggling for statehood, where an opportunity for bossism was in the making. So he went to New Mexico to promote its politics and its resources. He found that he needed a railroad, so he got a right of way for a line which was to connect the Atchison, Topeka & Santa Fé and the Rock Island. He decided to call his road the Santa Fé Central. "It's a great scheme," he said, "because one of the big roads that we tap will have to buy us out." As the road spread before his vision, he had a dream, too, of political empire, for statehood not only meant state bonds for his road, but a United States senatorship.

Building a railroad in a raw territory required lots of money. But back in Pennsylvania, he realized, as his eye swept the rich land of undeveloped resources, was the ever available state treasury, always at the beck of a worthy politician in need. Andrews came home and organized the Pennsylvania Development Company which was to build the Santa Fé Central Railroad. He made himself its president and Cashier Lee Clark its treasurer. Clark was also made treasurer of the Santa Fé Central Railroad. Thus, the Enterprise National Bank, with its almost unlimited state funds, was practically the treasury of his schemes.

FINANCING A POLITICAL AMBITION

But Andrews's large political programme involved a vast expenditure. So he fell back on the Pennsylvania Development Company to finance his ambition. Thus it happened that the state funds began to pour anew into banks where Andrews and his company did business. For wherever there was Andrews paper, you could find that a state deposit had been made. Deposits were secured in Pittsburg banks *on the condition that the money was to be loaned to Andrews.*

But New Mexican statehood failed and the big roads failed to buy up the Santa Fé Central. Andrews and the Pennsylvania Development Company needed more money. Accordingly the "Bull" charged the state banks some more.

Small banks were the most useful. Out at Sheridansville, Penn., is the First National Bank with a capital stock of $50,000. One day it got a state deposit of $100,000, *twice the amount of its capital.* Then it loaned the Pennsylvania Development Company $75,000. It was not loaned in one sum, but in fifteen $5,000 notes. Each one was signed by an officer and endorsed by the company. Even the names of clerks were used. But they got the money.

Cashier Clark, at the Enterprise National. was doing his share. From all parts of the country Andrews drew on the bank and Clark honored every draft. The state deposits in the Enterprise grew steadily until last October they reached $1,030,000, five times the amount of the capital stock. Yet across the river in Pittsburg an institution like the Union Trust Company, with resources of $52,000,000, had a state deposit of $45,000!

But you must remember that the Enterprise was an "Andrews Bank." Hence the drain on the state funds continued.

Meanwhile the time had come to nominate candidates for State Treasurer. Philadelphia, under the leadership of Mayor John Weaver,

had turned on the corrupt bosses who had ruled the city for years and was fighting for freedom. This spirit swept the whole state and the people seized the moment to revolt against the Treasury Cabal. From border to border the cry was, "We want a new treasury deal," and party lines in an almost unanimously Republican state, were wiped out to get it. The Democratic convention nominated Mr. William H. Berry, the reform mayor of Chester, for Treasurer. The Prohibitionists endorsed him; the Lincoln Party, which was the independent Republican organization, took him up; and the City Party which was fighting Philadelphia's fight, declared for him. The Republican machine nominated J. Lee Plummer, who was called "the gang's messenger boy." The state treasury became the sole campaign issue, overshadowing the tariff and all other subjects. "Turn out the gang," was the motto.

From a hundred platforms in every county, speakers told, night after night, the tragic story of the victims of the state treasury and the corrupt alliances for the misuse of its funds. The Turtle Creek conspiracy was exposed by Mr. Homer L. Castle, the Prohibition candidate for Judge of the Supreme Court, who also spoke for Mr. Berry. The whole state had waked up to the emergency.

WRECK OF THE ENTERPRISE BANK

Three weeks before the election, at the height of the exciting campaign, Cashier T. Lee Clark of the Enterprise National Bank committed suicide by shooting. An examination of the bank's affairs was in progress. The same day the bank failed. Yet two days previous, the State Treasurer had put in $50,000 of the state funds.

In Clark's farewell note was this sentence:

"Andrews has worked my ruin."

When President Gwinner heard the news, he declared:

"This bank has been robbed by politicians"

The bank was found to be loaded with Andrews paper. The receiver began filing suits against Andrews to recover funds. The candidate for the New Mexican senatorship hurried home and sought to convert what real estate he owned into cash.

The suicide and failure were taken by the people as a proof of every charge made against the Treasury Cabal. They were made the subjects of the closing speeches of the campaign. On election day at Allegheny, the ruined depositors marched to the polls and voted for Berry. Their cry was, "Remember the Enterprise." Berry was elected. It was the bank failure that did it.

"STRICT ACCOUNTING AND PUBLICITY"

At Chester I talked with the new State Treasurer. At fifty-three, Mr. Berry's hair is white, but his eye is clear and his jaw is firm. He has worked his way from a machinist's bench to success and prominence. He is a Methodist "local preacher" and spends much of his spare time in the pulpits of small country churches. Yet he has been in politics for years. Chester was ruled by a Republican machine. The Democrats and decent Republicans were hopeless until last year they asked Berry to run for mayor.

"I will if you don't spend a cent," he said. They promised, and he made a strenuous race and won. But Chester is now clean. This is the kind of man who succeeds to the state treasuryship next May.

"What will be your policy?" I asked him.

He whirled around in his chair and said: "Strict accounting and publicity."

I asked Mr. Homer L. Castle, who has been retained by Mr. Berry as special counsel for the State Treasurer, what his plans were and he said:

"I expect to supervise all state deposits when Mr. Berry takes charge. If there is any question of the stability of the banks where state funds have been farmed out, we will demand the cash. The banks must give up their political secrets or the money."

The protest of the people against the treasury graft has been heard and heeded at Harrisburg. Governor Pennypacker, nominated and elected by the same machine that has manipulated the state treasury for years, has called an extra session of the Legislature to begin January 15th. The principal purpose is to enact laws to safeguard the state money, and to make it a misdemeanor to offer or receive compensation for the use of state funds other than the interest legitimately allowed.

Closely following this call, State Treasurer Mathues issued an order retiring the sinking fund from the various banks. He began to

buy state bonds. The effect of the new deal was already being felt.

The urgent constructive treasury reforms are these:

(1) A law to limit the amount of state deposits.

(2) Better security for state funds; collateral should be required instead of bonds by liability companies.

(3) Applying the immense idle surp constructive work, thus removing the te tion to manipulate it.

(4) Personal honesty in political life.

These reforms mean the passing of the most powerful and corrupt politic chines ever created. It is significant constantly growing emancipation from ing boss rule.

THE AWAKENING OF CHINA

THE BOYCOTT A SYMPTOM OF NATIONAL CONSCIOUSNESS—A NEW INDUSTRIAI EDUCATIONAL PROGRAMME—OUR DISADVANTAGE BECAUSE OF OUR NARROW P

BY

DR. W. A. P. MARTIN

Dr. Martin, who writes the following article on the conditions and tendencies in Chin to that country in 1850 as a missionary. He soon assumed the duties of interpreter American Minister, and assisted in making the treaty of 1858. He was thirty years pr of Tung Wen College, and then president of the Imperial University until the Boxer u destroyed it. He was in the Siege of Pekin, and in 1902 became president of the Uni of Wuchang. His service in Chinese education covers more than forty years. He was adviser to the Chinese Government in various international disputes and is a mandarin

Throughout the fifty-five years of his residence in China, therefore, Dr. Martin has h stant intercourse with the leaders of Chinese affairs—with the Empress Dowager, w Emperor and with Viceroy Chang. His visit to this country, during which this artic written, was partly to carry out an unofficial mission, asking the President's interven behalf of the Chinese Government's efforts to mitigate the stringency of our exclusion l

Because of Dr. Martin's accurate knowledge of the subject, and his personal acqua with the Chinese leaders, his least statement is authoritative. His books are standard sou information on their subjects. Among them are "Chinese Legends," "A Cycle of Cathay," Lore of Cathay," and volumes in Chinese on international law, philosophy and Christ

FOR two years all eyes have been turned to China, as the theatre of a conflict between two adjacent empires. Who would have thought that the dawn of peace would reveal another spectre to fix on her the attention of the world? In addition to other superlatives, China now has the distinction of having organized the most extensive boycott in the annals of history. Such movements are usually directed against individuals or companies, but in this instance it has fallen like a paralytic stroke on the commerce of two nations—amounting to a war waged with the weapons of peace.

Boycotts were, indeed, not unknown before Boycott; and some of them affected the intercourse of nations. Witness the d tion of tea in Boston Harbor, on 1 of which all patriotic Americans p themselves to abstain from the sc beverage. Colonel Wynkoop, one grandsires of my own family, smash teacup against a fire grate by way of in the general protest, and the people Thirteen Colonies were of the same But what were they beside four h millions? Or what was the value trade affected in comparison with th mous traffic carried by so many li steamers between the two shores Pacific?

When I left China last July, the exci

was at its height. Every community in seaport or riverport, from the extremity of the Great Wall to the confines of Annam, was seething like a caldron. An Association of American Merchants memorialized our Government with reference to the gravity of the situation, while a far larger body of Chinese merchants petitioned the Viceroy of the North to avert the ruin that was staring them in the face.

"We have ordered," they said, "many goods from America and we are responsible for them on arrival. If we take delivery—the trade in the South being already stopped—we cannot sell them. Besides, we have large stocks on hand. Several tens of millions of taels worth of goods will be left on our hands and no money to put them in circulation. There is danger of our being ruined, and the whole Shanghai market will be upset. We are greatly alarmed at the prospect."

THE BREAKING OF THE BOYCOTT

When I arrived at Seattle in August, the first question addressed to me by the reporters of the papers was, "What about the boycott? Is it serious? Will it last long?"—showing that our Pacific Coast was likewise in the throes of a commercial panic. I replied (and I quote my reply only as a proof of my foresight) that it would not be of long duration, because it would be impossible for the Chinese of different classes and sections to hang together and to merge their conflicting interests in a sustained struggle for a common purpose. That it was "serious" I admitted, for it not only occasioned present loss but threatened, even if it should be broken through, the crippling of our trade and the impairment of our national influence for years.

Scarcely a month elapsed until the news came that the boycott was broken, and now we hear that there is a fresh demand for American merchandise. Are we, therefore, entitled to dismiss all solicitude on the subject and to see before us only smooth seas and serene skies? In my opinion this whirlwind, so sudden and so destructive, is not the last that we have cause to apprehend. It forebodes other and possibly more terrible tempests. To vary the figure, when a fever is broken the patient is not always out of danger. The after effects are sometimes fatal. The only guarantee against the recurrence of the malady is the removal of its cause.

The cause in this case is one that concerns our honor as Americans and appeals alike to our justice and humanity. We have to confess with shame that the treatment to which Chinese coming to our shores have been subjected has been such as to drive them to desperation, to arouse the indignation of their entire people, and to incline them to declare non-intercourse for all time to come unless they can come to us without exposing themselves to a repetition of such outrages.

The remedy as applied by the leaders of the boycott may, indeed, prove worse than the disease. But can we find it in our hearts to refuse them our sympathy? They never intended to employ other means than those of passive coercion; but why should we be surprised if their ignorant countrymen retaliate by acts of violence? The murder of American missionaries was not indeed a direct result of the boycott, but who can doubt that the boycott had so filled the popular mind with resentment that a spark from any quarter was liable to produce an explosion?

The root of the matter is found in the competition of two races in the labor market; and this dates back to the discovery of gold in California. When the white population was sparse, the wages of workers who had made their way on foot across the plains were prohibitively high, and possessors of mining claims and cattle ranches looked to the Far East for cheap labor to exploit the resources of their Eldorado? The first batch of adventurers from China were hailed with acclamation. They were actually received with the honors of a public welcome in the city of San Francisco. But it was not long till the wind changed and blew a furious gale in the face of all new comers. They were too numerous. They came in such swarms as to threaten to overwhelm the white inhabitants. Frogs are pretty objects as they sing in the bulrushes but when they push themselves into your doughtroughs, as they did in Egypt, admiration gives place to loathing.

FOREIGN IMMIGRANTS OPPOSE CHINESE

The poor whites, mostly immigrants from the Old World, became clamorous for the exclusion of a race who by low wages and

cheap living took the bread out of their mouths. In the absence of legal restrictions they began to beat and to bully the long-suffering Orientals, justifying all sorts of outrages by the plea, "We are ruined by Chinese cheap labor; and they went for the heathen Chinee." Having votes, as their Asiatic competitors had not, they made themselves heard at the hustings and raised the issue into a party question. After it had been bandied to and fro for some years, the exclusionists, reinforced by every train that came on the newly made railroads, found themselves strong enough to dictate to the state Legislature, and the state made itself felt in the Congress of the United States.

In 1880, a special commission was despatched to China to make some arrangement to check the influx of unwelcome laborers, and they succeeded in negotiating a convention ostensibly to the satisfaction and interest of both countries. China agreed to keep her proletariat at home, as readily as she had consented to give away strips of territory or to grant concessions to other powers—acceding to the request in each case with a stately generosity that scorned to haggle about trifles. Her people to-day sneer at her former indifference as the result of ignorance rather than the outcome of a lofty policy. Confessedly temporary and tentative, that first convention permitted the United States "to regulate, limit, or suspend the coming of Chinese laborers," but a proviso was annexed apparently to save Chinese dignity, to the effect that "They may not absolutely prohibit it."

By 1894, the anti-Chinese party had grown so powerful that nothing would satisfy them short of absolute exclusion. A new convention was signed by which China abandoned the saving clause and allowed her laborers to be shut out forever, merely making an exception in favor of certain classes of her people, and engaging that the articles then agreed on should be subject to revision after the lapse of ten years.

A DEMAND FOR ALTERED TREATIES

The sands had run out; and it was time to renew, to alter, or to denounce the convention last year. The draft of a new treaty was submitted with a view to obtaining more favorable terms, and providing against the hardships experienced in coming to this country by all classes except the with diplomatic credentials. It wa and counter proposals were offer made the exclusion articles more than before. Hence the boycott. is to bring such pressure to bear as proper treatment for the privilege rather than to exact the adm coolies.

In the pending negotiations, Sir Liang, a clever graduate of Yale, shown himself so easy to hoodwin his predecessors. Add to this that of wide-awake readers of newspa been watching proceedings with a heightened by a growing sense of solidarity and we have a phalanx which insult and injury cannot pas lenged. It is unnecessary to suppos Chinese authorities have given the a hint to agitate; for the lettered g the leaders of mercantile enterprises vigilant and more sensitive than the mandarins. This boycott is esse popular demonstration, but it is no the countenance and sympathy, secret, of all officials high or low.

To appreciate the motives that we must know what its leaders thi treatment of their countrymen by t States. Here is an extract from of the general committee which broadcast from the seacoast to t It says:

"In ten years the 300,000 Chinese in States have shrunk to less than 100,000. they only shut out laborers; this time eve is not a banker is called a laborer. Do mean that they intend to prohibit us all? a student going to America had only t certificate from a consul. Now when arrives he is not allowed to land, but m a dark, filthy building and stay ten or fi after which he is taken before a judge an not this like the treatment meted out If he makes the least misstatement he He is examined by a physician; and eve no disease, the physician will say that expel him.

"Formerly this examination was lim rivals in America. Now, however, t doctor to Hongkong. He holds up a b makes every one try to jump over it. he pronounces them sick. If their e least little bit red, he says they are disea they are utterly cut off from going. memory of these things stirs one's w

mere speaking of this treaty makes us heartsick. We have taken this action solely because this year (1904) the treaty closes."

They mean and they say elsewhere that they tabooed American trade to compel our Government to grant more favorable conditions in a new treaty.

THE DOOR CLOSED AGAINST STUDENTS

The picture has not been overdrawn. It might be corroborated by the testimony of hundreds of foreign witnesses. I cite but one. An army chaplain in the Northwest told me of two men, both sons of Christians, who wished to pursue their studies in some American college. Shut up in a noisome shed one of them fell sick and was removed to the hospital. The other obtained leave to visit his sick companion and they both escaped to Canada, whence they made their way back to China. Is it strange that while Japan is training an army of Chinese students eight thousand strong, scarcely half a dozen filter through to our universities? Who can tell how much we thus lose in our Oriental prestige?

That the boycotters thus emphasize the hardships of students bespeaks our sympathy. The outrages to which other classes are subjected are also dwelt on, but I forbear to enter into the harrowing details. If mandarins and people felt no resentment for such treatment, should we not brand them as wanting alike in humanity and patriotism?

When I was taking leave of Viceroy Chang, with whom I have spent the past three years, his chief adviser handed me a letter begging me to plead the cause of his countrymen with the President of the United States. It expresses not merely the sentiments of the Viceroy of Central China, but of all the high functionaries of the Empire—whatever they may say to the contrary. This document having been placed in the hands of the President, it is here inserted for the information of the American people.

Translation of a letter requesting good offices on behalf of the laboring and mercantile classes of China:

To THE HON. DR. MARTIN,

Sir: During the last three years we have often exchanged views on the subject of education and other topics of the day; and to me it is a joy to reflect that no discordant note has ever marred our intercourse.

In view of your learning and your long residence of forty years at our capital, besides fifteen years in other parts of China, you are regarded by us with profound respect. When we hear your words we ponder them and treasure them up as things not to be forgotten. It is by your scholarship and by your personal character that you have been able to associate with the officers and scholars of the Central Empire in harmony like this.

Now, sir, there is a matter which we wish to bring to your attention, a matter that calls for the efforts of wise men like yourself. I refer to the exclusion of Chinese laborers. It affects our mercantile as well as our laboring population very deeply..

We beg you to bear in mind your fifty-five years sojourn in China and to speak a good word on our behalf to the President of the United States, so as to secure the welfare of both classes.

If through your persuasion the prohibitory regulations should be withdrawn, the gratitude of our Chinese people will know no bounds. Your fifty-five years of devotion to the good of China will have a fitting consummation in one day's achievement; and your name will be handed down to coming generations.

Being old friends, I write as frankly as if we were speaking face to face.

(Signed.) LIANG TING FEN,
Director of the Normal College for the Two Provinces, Intendent of Circuit (Taotai), etc., etc.
Wuchang, July 8, 1905.

REAL MEANING OF THE BOYCOTT

This boycott is a portentous sign of the awakening of a great people whose interest and feelings are not to be trifled with. It required hard blows oft repeated to rouse the sleeping giant. But he is no longer indifferent to the opinion of the world or to the treatment that he receives at the hands of other nations.

No account of this wonderful awakening can fail to recognize the agency of Chang, the Viceroy of Central China. A senior optimus in the ancient classic, his conversion to the new school of thought was accomplished by the victory of Japan ten years ago. Scarcely had the smoke of the battle cleared away when he wrote for his subordinates a book of instructions entitled "Education, China's Only Hope." Laid before the Throne it had, along with Kang, not a little share in impelling the young Emperor to enter on that precipitate career of reform which caused his downfall. Distributed by Imperial command, it also prepared the way for reform on a national scale.

He has Japanese drill masters to train his troops, if necessary, to resist Japan, and he

has had experts in the arts from America, Great Britain, and Germany to prepare his people for a commercial conflict with the great nations of the West. The banks of the river in front of his capital, Wuchang, are lined for miles with cotton mills, hempworks, silk filatures, glassworks, iron foundries and powder mills, whose high chimneys proclaim the coming war. When China can supply her own markets, foreign steamers will cease to ascend the Yangtsekiang.

If this sort of progress is not altogether welcome to our merchants and manufacturers, let them console themselves with the reflection that progress creates new wants; and just as Great Britain continues to be our best customer, so will a renovated China (and Japan, too, notwithstanding temporary fluctuations open to us a future market of untold possibilities.

SPREAD OF THE NEW IDEAS

Going within the walls, we are struck by the great number of fine school houses in foreign style that rise above the huts of the natives. Our clever Viceroy knows that the industrial arts have their root in science and that science must be taught in schools. He thus proclaims from the housetops his gospel of the new education. He has embodied it in a book of rhymes, which are sung by his soldiers to the beat of the drum and committed to memory by all the school children in a population of fifty millions. The following are some of his sounding periods:

We pride ourselves on our antiquity
But foreign nations ridicule our weakness.
Knowledge is power.
What but their newly acquired knowledge
Enabled the Japanese to gain the victory over us
And win for themselves a place
Among the great powers of the earth?
Over against their three small islands
Have we not a vast territory with four hundred millions?
If we of the yellow race learn to stand together
Where is the nation that will dare to molest us?

The Empress Dowager and all her grandees have become converts to Chang's new gospel. Not merely has she reënacted the Emperor's ordinance for the establishment of graded schools in all the provinces—ousting the idols and using their temples for want of houses—she has cut down the annual expenses of her theatrical troupe to one-third and devoted the other two-thirds to the erection of school-houses. She has taken a still more revolutionary step in abolishing the old tests (polished essays and jingling verse) and ordering that the highest degrees shall be conferred on students of the new universities. China will thus have millions of her brightest intellects competing in every line of scientific study and investigation.

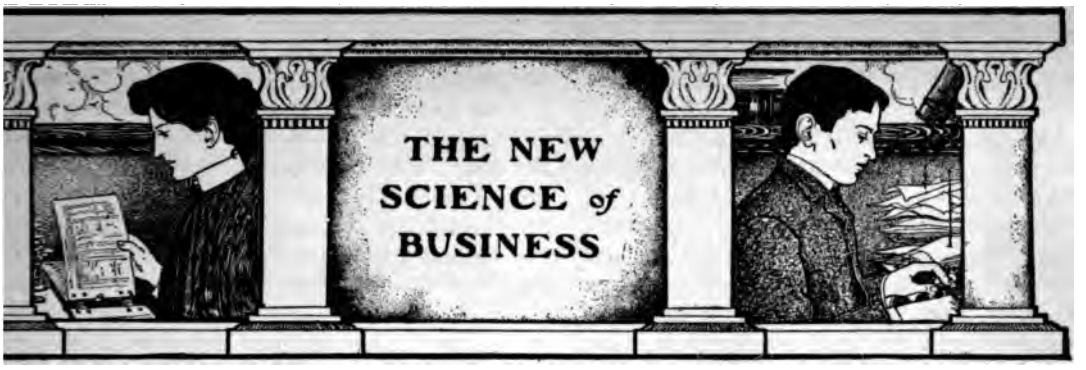
THE TRANSFORMATION WILL GO ON

The question again recurs, Is the boycott to be taken as a sign of reaction? It might be if America were the only country engaged in schooling the Celestials, or if progress were exclusively an American product. They have indeed banished our text-books, but so thoroughly are the social centres permeated with the spirit of progress that the great transformation must go on, even though, to our disgrace, we may be omitted from the programme.

The emblem of China is her great river. Its course is interrupted by many a cataract and many a refluent eddy, yet it moves onward to the sea. She may not be able to dispense with the produce of our fields and our looms, but nevertheless American influence has suffered a blow from which it will not soon recover.

In taking leave of my mandarin friends at a parting banquet given me by the Viceroy, I exhorted them not to allow a petty grievance to make them forgetful of the great benefits which they owe to the United States—particularly their neutrality in the recent war, and their escape from dismemberment after the Boxer uprising.

That Japan has had any agency in instigating the boycott I do not believe; but without doubt she will reap where we have sown. Under her hegemony, China may be trusted to advance with rapid strides, the more rapid as the Japanese are a kindred people and exemplify the reforms which they advocate. There is no reason to fear that they will exert any sinister influence, but they can hardly be expected to abdicate their supremacy in our favor. To maintain our influence in the one and regain it in the other, it is indispensable that we make justice and humanity conspicuous in our dealing with both empires.



PROPER RECORD FORMS FOR EVERY BUSINESS

BY

EUGENE SHINN

WAS once called upon to balance a set of books upon which one man had worked three weeks and another five. had attempted to balance the entries from cash book, journal, and other iary books, and had fallen into errors in the original entries. I asked for ›ts, orders, bills, and other original A confused mass of papers was brought e. Receipts and other important data on cards, manila paper, parts of en- es, and other scraps. I looked at the in amazement. But I began picking up piece after another and laying them in classified order. When the data thus arranged the rest was easy: ct forms and systematic handling of remedied the difficulty.

rms should be short and comprehensive, ed so as to require the minimum of ıg. Color schemes should be employed, at the color of a card shows what it ins. Forms can advantageously be used ries, one following another in regular nce. They are time savers and, con- ntly, cost savers. They should be n-holed where they can easily be reached, he different kinds should be labeled.

en ledgers and journals with ordinary can have a number of other lines l; and a trial can be made of them to see y will not add to the clearness of the nts. The headings and lines can be with a pen. If the result is satisfactory records can then be made. Indeed it is ifficult to draft forms of any character. paring forms for accounting, a separate n must be ruled for the date of the transaction to be recorded, another for name, article, or quantity, and others for the date when received, the original cost, charges in addition to cost, and any other data bearing on manufacture or purchase. Against these items must be placed the date of sale, the person or house to whom the sale is made, the amount of the sales, the profit, and any other data that may seem advisable. The moral effect upon a staff of employees of finding that they must use regularly printed forms is excellent. Almost any business man who looks into his own business with a little more care than usual will find that there is some part of which he would like a little more complete record. A little drafting and experimenting will often show him the way to get it.

The petty cashier of a large electric light plant I once investigated was also petty cashier of an auxiliary street railway company. I found two petty cash accounts, one of $100 and one of $200. I was not auditing the accounts of the street railway company, but I demanded the petty cash accounts of both concerns. The cashier objected to giving me the petty cash of the street railway company, but, under pressure, he yielded. I found that nearly one hundred dollars had been advanced to employees from the two funds against the rules of the company. If I had examined one account at a time, doubtless I should have found each one correct. I could cite other examples of bad results coming from failures to make proper accountings of similar funds.

No business can be conducted at its maximum of efficiency unless every operation, every expense, and every asset be recorded

in some form easy to understand. A careful business man or business house will even see that an accurate and independent record is kept of fixtures, furniture, machinery and all other loose articles. This should show the date of purchase, the house from which the articles were purchased, the value, and any other desirable data. The record and the bills paid for such articles should be systematically filed for reference in a fire-proof safe, as a precaution against loss by fire.

Another important record is the index of customers or accounts. I have found by experience that the most effective s large cities is to index by street instead of alphabetically as is most fr done. In a large establishment havi salesmen a large proportion of the nar alphabetical list are likely to be mi Street numbers are surer, safer, a to refer to. The streets should be alphabetically in directory style, a cards showing the advance in street should be inserted in the file elevat the ordinary cards. Number 10 Avenue, for example, can be found i

"GOING THROUGH THE SHOP"

TWO men were discussing ways of keeping informed about one's business through weekly and daily statements. The older man said: "I have found no one thing quite so fruitful of direct and good results as what I call 'going through the shop.' For years I have made it a rule to make a journey every day through every department of our business. As we have more than half a hundred different, well-defined sections, and several thousand employees, I found it at first a task of considerable magnitude; but I learned more about the conduct of the business, I came to know more of the characteristics of the men, I saved more losses, I started better methods, and I helped along the great struggle for efficiency more than I had ever been able to do before in twenty years of experience. At first," said the merchant, "I found it practically impossible to visit more than a half dozen departments in the two or three hours that I could devote to my journey through the shop. I became involved in discussing things with the heads of departments, and my progress was extremely slow. Gradually the process seemed to settle down; the men came to be more accustomed to me and I to them. If I were delayed by important questions in one department, I deferred other questions for a later day. I found, too, that as I learned the trick, I could dispatch business more quickly by going through a department than I could talking face to face with a department manager in my own office. His records, or his stocks, or his men were at hand for quick analysis. I can now go through the entire establishment in from two to three hours, and fr I have made the journey twice a da

The younger man undertook t some inquiries to find out if this p "journey through the shop" was followed. He was fortunate in ma acquaintance of one of those very ple—a business genius—a man wit heart, with a gentle manner, and intuition of a woman. This man, l forty years old, who sells, at reta to the amount of about $40,000,000 has about 7,000 or more people for him, and yet he finds time ev to go through the acres of buildi he controls and to take luncheon pany with a few thousand of employees in the shop dinin Before he began in the foren had had the summary of the previo business analyzed and put before h to a daily profit and loss account. admitted, this daily record was not but it clearly indicated the directio department, as well as the busine Usually two or three people accompa either special assistants or partners, visitors whom he cared to take into fidence. He seemed not to be h strenuous; he spoke to few heads o ments and they did not stop him un had something important to say; but was on the pulse of the enterprise commanded. These daily journe helped his men. If they had anythi suggesting, they knew their opportu availed themselves of it while the going on under their eyes.

The World's Work

WALTER H. PAGE, EDITOR

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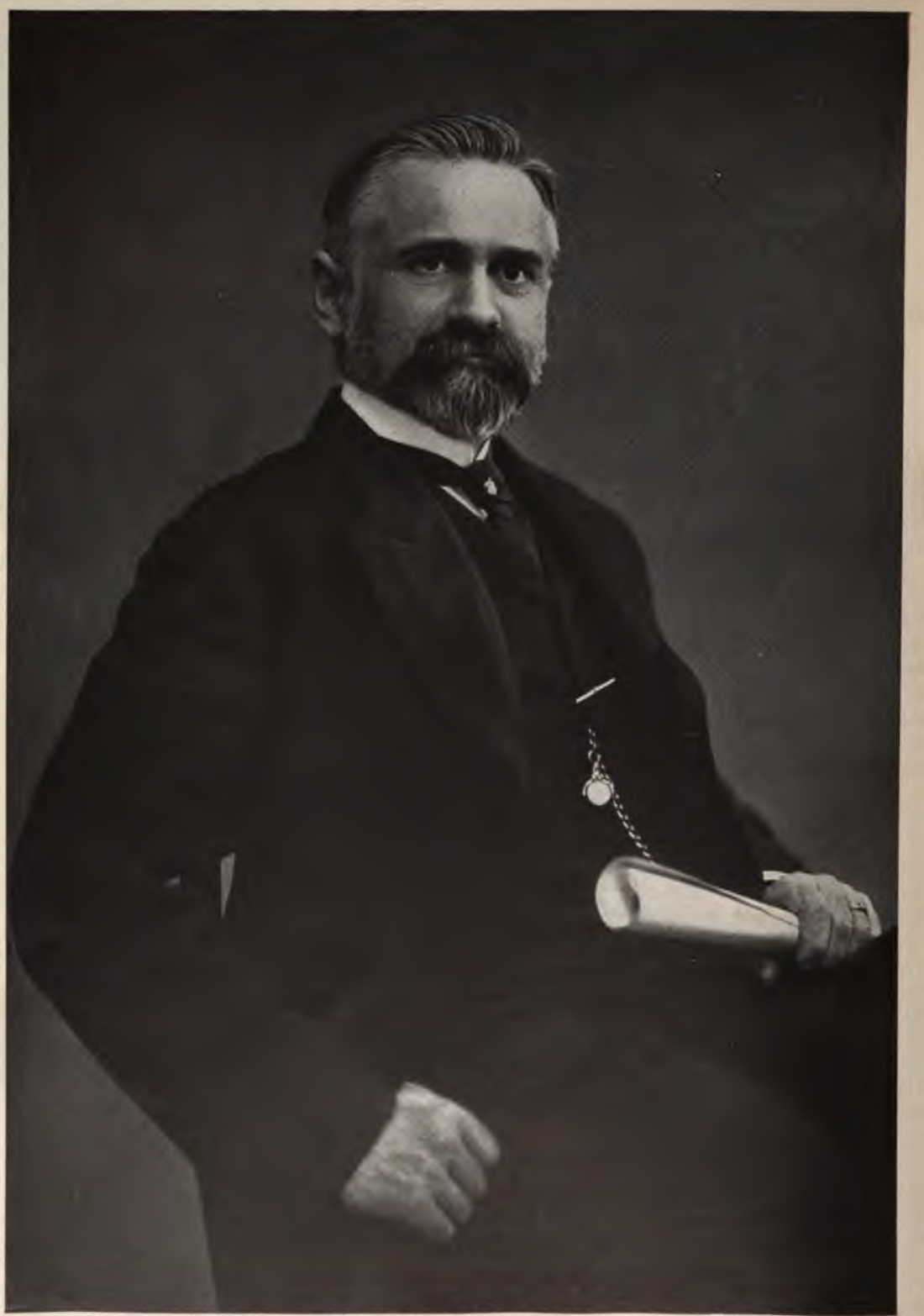
THE GARDEN MAGAZINE



Photographed by Davis & Sanford

MR. FRANK DAMROSCH

DIRECTOR OF THE INSTITUTE OF MUSICAL ART FOR THE CITY OF NEW YORK AND FOR MANY YEARS UNSELFISHLY DEVOTED TO THE EXTENSION OF POPULAR MUSICAL EDUCATION IN THE UNITED STATES

(See page 7174)

THE
WORLD'S WORK

FEBRUARY, 1906

I

NUMBER 4

The March of Events

world's output of gold ten years was half a million dollars a day; v it is about a million dollars, and ed that within ten years it will be s. The effect of this increase is a uch speculation all over the world, 's *Magazine* in its initial number n interesting group of opinions by tudents of finance.

(and this much has been clearly by preceding experience) that a se in the amount of gold causes a s—not a uniform rise but a general slowly and even less uniformly so a rise in wages. It is a moot her it causes a decline in the rate but the weight of opinion is that se of gold be great and continue te of interest is bound to fall.

1 point is that such an increase of are now witnessing causes higher mmodities, and therefore quickens nd brings what we call "good

ings the temptation to speculation ere is no doubt. A rising market en's judgment of values. We are g danger of speculative crazes and al speculative mood. It is this meets every student of the re- nancial and industrial facts of the gh which we are passing. A rising prices and of expanding before us. If we keep sober we permanent and brilliant advances ysical aspects of civilization.

THE PRESIDENT AND THE SENATE.

WASHINGTON has a political atmosphere of gossip and intrigue that is as abnormal as the atmosphere of the Potomac flats is malarial in midsummer. If you spent any time at the Capitol two years ago you heard the President discussed constantly in terms of hostility or of condescension. The Republican politicians as a rule regarded him as an "accident," and they had not made up their minds that they would have him for a Presidential candidate. To the Democrats he was a rough rider who looked upon the Constitution as an enticing hurdle.

The two important events that changed the opinion and the attitude of the politicians were of course the election and the success of the Peace Conference at Portsmouth, N. H. When practically the whole country approved him and the whole civilized world applauded him he had to be taken seriously, even by the political groups at the Capitol. By their own standard of measuring men he had "made good"—he had proved that he was the most popular man in the country, and probably also in the whole world.

Criticism of the President is still heard in the cloak rooms and the committee rooms and the lobbies of the Capitol, but now it is a criticism founded on fear, not on condescension. He is "impulsive." He would override the Constitution. He would use the Federal Government to "regulate" everything. Or, he is breaking down the old parties and is building up a Roosevelt party. He wishes to be a Senator from New York, and

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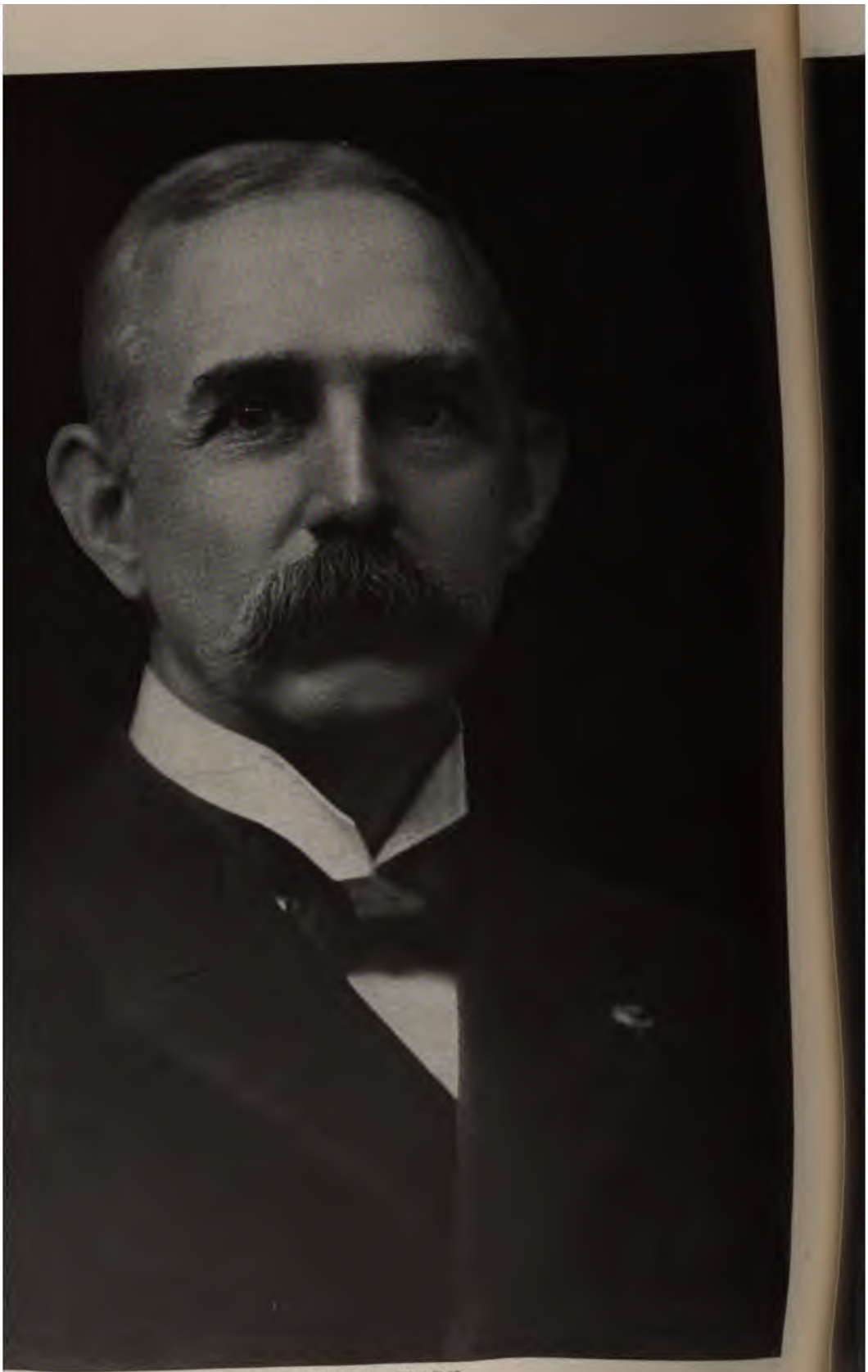
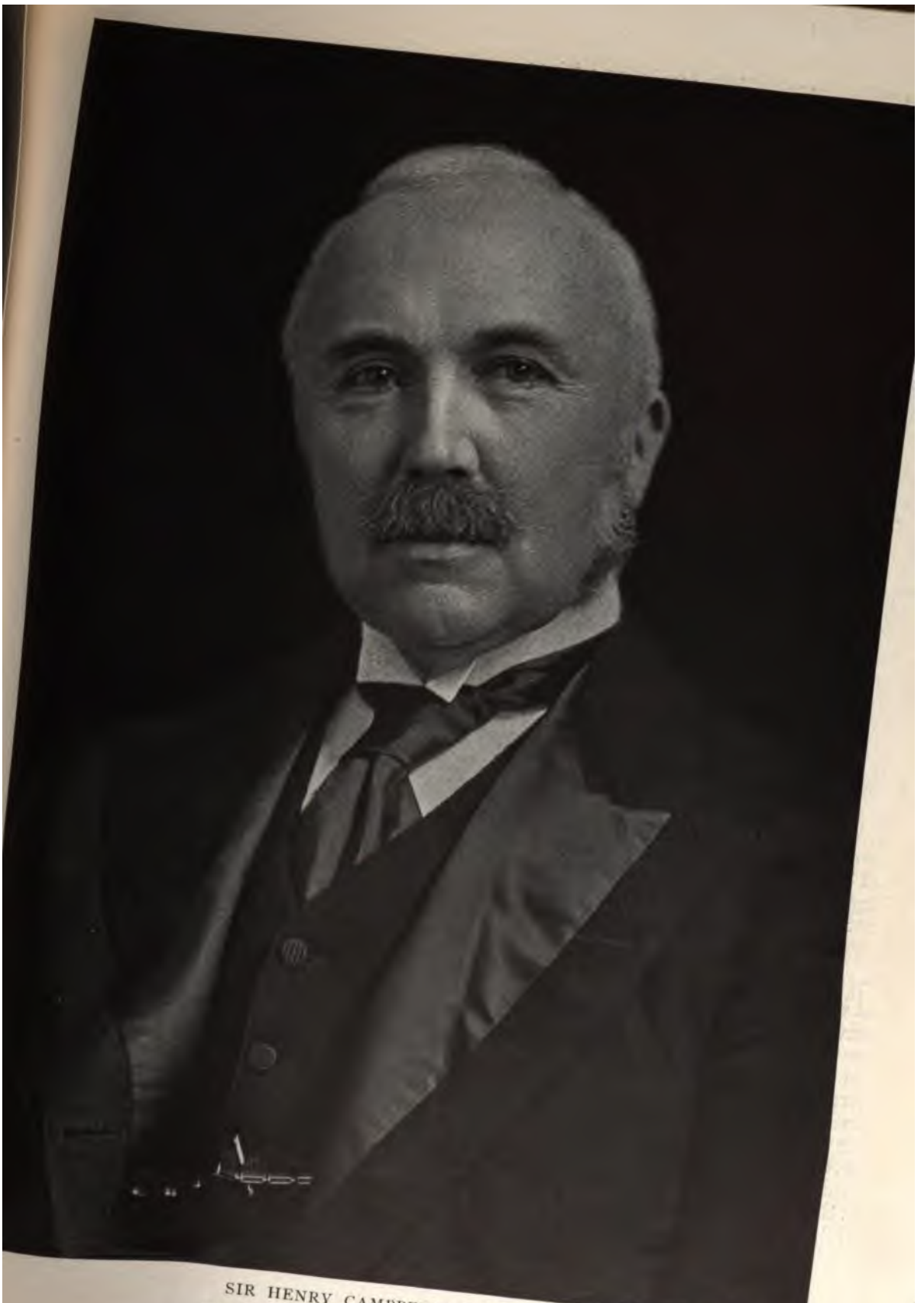


REV. FRANCIS E. CLARK

THE FOUNDER OF THE SOCIETY OF CHRISTIAN ENDEAVOR, WHICH CELEBRATES ITS TWENTY-FIFTH ANNIVERSARY THIS MONTH

(See "The March of Events")



SIR HENRY CAMPBELL-BANNERMAN
THE LIBERAL PRIME MINISTER OF GREAT BRITAIN

By courtesy of *Collier's Weekly*

(See "The March of Events")

President again after an interval of four years. Such conjectures without end make up this political gossip, which is forever concerned about mere political management or office holding or office seeking.

The odd thing is that the professional political world has not yet found the key to Mr. Roosevelt's character, which is his abounding energy. While the average man talks, he acts. While they are gravely considering the effect of this or that on the political situation here or there, he is doing the various duties of the executive office with reference to the public service, and he does them with a swiftness and an energy that confuse their judgment; and they try to find unusual "motives" for actions that he takes as mere routine. But, in all the criticism that is heard now in congressional circles, there is the open or tacit admission that he knows the people and that, for some strange reason, the people believe in him. Of course the people may not know when "the Constitution is in danger," but they continue to like the spectacle of a President who has positive programmes; and if the Constitution be really in danger it is unfortunate that its defence falls to a Senate that has a very small measure of the public confidence. There may be men who fear for the Constitution. But it would be hard to find men outside professional political circles who have confidence in the Senate's regard for it. Love of the Constitution is in danger of becoming the last refuge of the hard-pressed special attorneys of the Great Interests.

ABOUT TONING UP THE PUBLIC MIND

MR. ARMSTRONG, the chairman of the New York Legislative Committee that investigated the conduct of the life insurance companies, remarked at a recent dinner of college men that the best result of the investigation is its moral awakening. Legislative measures of reform which follow may or may not be adequate, for it is impossible ever by statute to make men honest. And enforceable laws follow the public conscience always at a distance. Our main reliance, after all, in the long run must be the public conscience, for even if all these particular malefactors be punished (as it is hoped they may be) they will soon be forgotten. The main thing is the public awakening.

Similarly, when the President's long message to Congress was criticised by some of our newspapers, because of the passages in it that are sermons on civic righteousness (for the President is a fluent and good preacher), a London newspaper remarked approvingly that it was "a lay sermon from the pulpit with perhaps the biggest sounding board in the world, on the duties of citizenship." The President's multitudinous recommendations will not all find their way into legal enactments, but they are not lost for that reason. For one of Mr. Roosevelt's qualities that endears him to the public is his insistence on a high conception of citizenship and of public duties. While this can never take the place of good laws, even good laws are never vitalized without it. The toning up of the public conscience in a democracy is itself a great service, and unfortunately a service that is continually needed.

DIFFICULTIES WITH THE PANAMA CANAL

THE course of events in connection with the Panama Canal shows the difficulties of the task, and our lack of machinery for doing it; for difficulties have arisen of a kind that nobody seems to have anticipated. In the first place, it was supposed that the Canal Commission knew, or would quickly find out, what "type" of canal it was best to construct—whether one with several locks, or a so-called sea-level canal. The public was surprised when it learned that this fundamental question had not been decided at the beginning. Long after it was supposed that it had been decided, the President sought the advice of an advisory board of eminent engineers, European as well as American. A majority of them—chiefly the European members—reported to the Commission in favor of a sea-level canal. But this suggestion was not adopted—because of the additional cost in time and in money, because additional legislation would be required, and doubtless because the majority of American engineers who have studied the subject do not approve it.

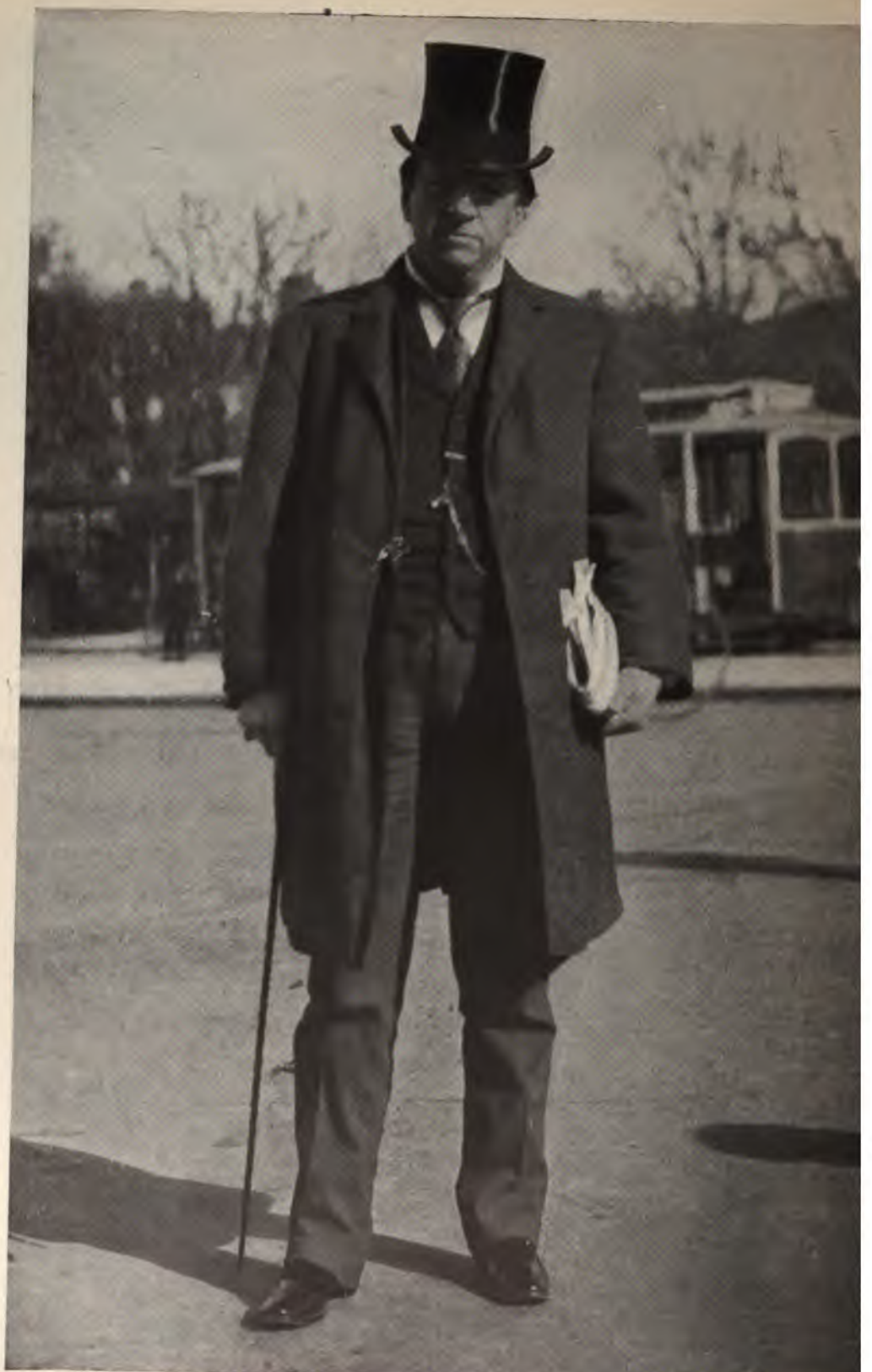
Then the work seems to have been hindered, rather than furthered, by the earlier commission, or at least by the red tape with which it had to work; a change was made in the office of the chief engineer; the sanitary conditions on the isthmus were worse than those who went there knew; and it required much time and expense even to prepare for the proper sanitation of the insufferable coun-

Photographed by A. Radclyffe Dugmore

MR. HEINRICH CONRIED

THE DIRECTOR OF THE METROPOLITAN OPERA HOUSE, OF NEW YORK CITY, WHO IS WORKING TO FOUND A NATIONAL THEATRE

(See "The March of Events")



SENATOR JOHN C. SPOONER, OF WISCONSIN

THE MEMBER OF THE RULING GROUP IN THE SENATE WHO OPENLY KILLED THE PURE FOOD BILL IN THE LAST CONGRESS

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(See pa

try. Now the physical conditions of work and residence are reported to be better than they have ever been. Meantime an unexpectedly large sum of money was spent, so that the President was obliged to ask Congress for an emergency appropriation of $16,000,000, which Congress scaled down to $11,000,000 and granted.

Then came gossip and irritation and cross-purposes about such details as the personnel of the Commission, and talk of Congress's taking the cutting of the canal into its own hands. If it be difficult for the President and Secretary Taft, with a commission of a few men, to carry the work on without hitches and surprises, what difficulties would there not be if the work were in the hands of a Congressional committee!

The talk of organized opposition to the canal has ceased, either because there was no such opposition worthy of attention, or because it became convinced of the President's determination to overcome every obstacle. For, although the magnitude of the task is greater than anybody seems to have realized and the difficulties more numerous, there is no reasonable cause for discouragement. There will be delays and there will be unexpected items of cost; for it is not only the most colossal engineering feet ever undertaken, but it must be done in the worst climate in the world, a long way from home, and without engineering experience to guide us. But it will be done with all possible speed, for the President has the energy to do it; and this is a task worthy of his energy.

TO SAVE POSTMASTERS FROM POLITICS

THE plan to extend the merit system to cover postmasters is the most noteworthy recent application of civil service reform; and it is another great service that Mr. Roosevelt will do to further this principle. As civil service commissioner, as police commissioner of New York City, and as governor of New York he made a record as a practical promoter of the merit system that would give him distinction if he had never become President.

The plan announced by the Postmaster General is to continue the best grade of postmasters in the service, whatever Senators and Congressmen may say. The "excellent" men—their excellence determined by the way in which they have conducted their offices—are to have security of tenure. Concerning postmasters of lower rating, the complaints and wishes of Senators and Congressmen will be heard and they will be consulted about removals and appointments. But an inefficient postmaster will not be retained because his political protector wishes him to be retained. In a word, the best men in the service will be protected from political interference, and the worst will not be saved by political interference. But the politicians will be consulted about those who are neither very good nor very bad. If such a plan be carried out and be adopted by two or three consecutive Administrations, a lot of pernicious politics will be eliminated from the public service. A day may come, in our gradual approach to the millennium, when it will occur to us that it really makes no matter whether our letters pass through the hands of Republicans or Democrats. But it is a matter of some importance whether our post office be managed by a capable or by an incapable man.

TO IMPROVE OUR CONSULAR SERVICE

SENATOR LODGE has introduced a bill for the purpose of "reorganizing the consular service of the United States." In effect its intention is to take the service out of politics and to open the way for appointments only by the merit system. There are to be seven classes of consuls at salaries ranging from $2,000 to $5,000, and six classes of consuls general to receive salaries ranging from $3,500 to $12,000 a year. Entrance to the service either as consul or consul general will be limited to the lowest class of either rank, and will be obtained by competitive examination. All positions in the higher ranks will be filled by promotion from the lower. The examination will require the knowledge of at least one foreign language and of the business history of the United States in relation to our trade abroad. The bill provides further for inspectors of consulates with the rank of consul general, and with power to suspend any consul and to take charge of his post pending an investigation of its affairs. This provision insures a check on the service whereby both good work and ill can be officially reported. The consuls now in the service are to be retained after being graded and redistributed.

So obviously good a plan should have been adopted long ago. With the service on

a basis where merit may be recognized and where tenure of office is sure during good behavior, an opening will be made for men of desirable character and fitness to undertake a duty which requires both dignity and intelligence.

THE OPEN DOOR TO NEWCOMERS

MOST of the discussion of immigration, alike at great meetings and in the magazines, is long-winded and academic; for the few facts that count are obvious, and they lead to the logical conclusion that public opinion in the United States has held for generations and is likely to continue to hold.

The dominant principle that underlies the policy of our country, which has been continuous except during the brief period of the Know-Nothing party, is that it is good and proper in morals and in economics to welcome newcomers of the white races, except only those individuals whose physical or economic or moral condition is hopeless or dangerous. This principle is expressed in our present law, the aim of which is to exclude assisted paupers and the like, but to admit, without discrimination, persons from all European countries.

The exclusion of the Chinese brings in another principle. The unnecessarily and discourteously harsh law against their coming was enacted in response to the demands of California labor leaders; but a limitation of immigration from Asia is approved by the public sentiment of the country. Still no limitation—not even this—is defensible on merely personal grounds. If you ask whether as an individual a Chinese coolie be not entitled to as courteous treatment as a Russian Jew or an Italian peasant, you must confess that he is. But a national policy of immigration cannot be based on merely personal courtesy. It must be based on the preservation of the economic and political health of the people. Unrestricted coolie immigration would do violence to this economic and political health.

Yet it is absurd to forbid the coming of a limited number of willing workers from China whose labor is needed here; and there is a growing sentiment on the Pacific Coast in favor of a limited immigration and against exclusion.

The opposition to immigration from Europe also comes chiefly from the labor leaders. "Shall we admit low-priced men to competition with American labor?" they ask with plausibility in a country which maintains a protective tariff. But their reasoning is unsound, because the "low-priced" man soon becomes a "higher-priced" man. He becomes a new kind of man in the United States. Any great restriction of immigration would cause the emigration of American capital and enterprise to other countries. If satisfactory labor cannot be employed in the United States, our manufacturers will put up their factories abroad which do work for foreign markets.

The historic policy of the open door to men of all assimilable peoples will remain our policy certainly for a long time to come. For it is as true as it ever was that our greatest need is of productive men even to do the fundamental tasks of our country's development. Men are needed in the West as they were never needed before; and the South, in its new era of prosperity, is held back for lack of good laborers for almost every grade of work. Much of its machinery is idle for lack of operators, and millions of acres of untilled land await a more profitable culture than that vast region has ever had.

We need better safeguards against the criminals and paupers of Europe; but the policy of the open door for all European peoples is not going to suffer change, and even the narrow spirit of absolute prohibition of Asiatic immigration will yield to common sense—which is good economics put into practice.

TO MAKE CHILDHOOD INVIOLABLE

BUT, if immigration is not a subject that will yield to much discussion, child labor is such a subject. It is one of the crimes of an industrial era that only incessant agitation can stop.

For it is a moral crime to compel a child to work for its sustenance, although much of this work is really given with a philanthropic purpose. There are all sorts of plausible arguments advanced in defense of it. Is it not better that a child should work than to be idle in vicious surroundings? Is it not better that a child should earn money than that its mother should want food? There are individual cases to which such arguments may apply—for the moment.

But beyond all these—beyond all plausi-

and apparent exceptions—stands the ss fact that burdened childhood leficient manhood; and there is no from this. For man became what ly because his period of childhood is han the period of the growth and the g of any other animal. This biolog- underlies all social progress.

roper conception of childhood is of a f life that has inalienable rights; for inviolability depends the strength of e. There is no way to insure this ility in the jungle that we call civiliza- ept by the force of the strong—that he right of society to demand self- on. This means incessant agitation to enact laws (for the enactment of ws is the easier part of the task), but y to enforce them. Society has a say that it is better that an aged should die than that a child should ted; for this is the truth in the long

ubject has been and yet is too much in ds and in the mouths of professional rs and sentimentalists—men and wo- o are trying to abolish the foibles of ion as earnestly as they are trying to end to its crimes. For this reason the the greater that every strong man and should clear their minds of all mere y" in the presence of this first duty present owes to the future, and come that the child is father to the man most literal sense. The inviolability hood is as fundamental as the inviola- womanhood.

FE INSURANCE AT PROPER COST

more the public has thought of life isurance during these months of most t proddings to meditation on the sub- simpler the matter has become. or three generations nobody seems have thought in a straightforward ut the subject. Everybody accepted nulas which were built up by the ng" insurance agents on the philoso- success that was worked out by Mr. B. Hyde. These formulas began with tral truth that life insurance is de- -is, in fact, indispensable to prudent ose incomes are not large enough to of the rapid accumulation of wealth. is as the starting point, the elaborate doctrines of "investment" were incorporated into the formulas that everybody accepted as axiomatic. You can hardly find a book or even a magazine article, addressed to the public and written in language that the public can understand, which shows clear thinking on the subject. The confusion of ideas befuddled the managers of insurance companies, their agents, the press, the pulpit—the whole population.

It captivated the whole business world—this obviously absurd and inherently dishonest method of combining investment with insurance. Almost every successful business man has "investment" policies for large amounts which yield smaller returns perhaps than any other investments that they have. Instead of earning good dividends their money has been maintaining parasitical banks and trust companies and real-estate ventures, and paying criminally big salaries and maintaining lobbies, and so on. We have passed through a period of popular delusion very like the historic crazes of the South Sea Bubble, the Mississippi Bubble and insane land "booms." It makes an interesting chapter in our national history, even if not a very creditable chapter, for it is a chapter of a whole people's delusion.

Hereafter, of course, the same game will be played, but it will henceforth be played only on the gullible. They are numerous enough to give "investment" life insurance a long lease of prosperity yet. But the whole population will not again be formed into line and taxed for the accumulation of capital for the use of high financiers (see Mr. Ryan's sworn testimony of Mr. Harriman's threats if Mr. Ryan did not "let him in" on the purchase of Equitable stock). We shall continue to insure our lives—at least wise men of moderate incomes will, but we shall insist on having policies written in plain English; we shall insist on paying just what safe insurance with good management must cost and not more; and we shall, after a while, have many offices to which a man may go and say quietly that he would like to buy a life-insurance policy; and we shall not have to pay for the maintenance of thousands of agents whose persistent taking of their own time and ours has, of course, all been paid for by us. Their offices, their traveling expenses, their postage bills and printing bills, their automobiles and their country homes, their chance to

beg us and to bully u. and to scare us—it is amazing to think that you and I (poor men who thought that we were providing for our families and making easy for ourselves the slope of life toward the grave)—*we* have been paying these expenses all the while. The human comedy has no funnier chapter than this.

Some of the life insurance companies are beginning to understand that a great success can be won and a great service done by those of them that have held to the good old ways or are going back to these ways, and are inviting the public to come to their offices and to buy sound insurance as the public goes to shops and offices and buys other commodities and other kinds of service.

THE MUTUAL INSURANCE COMPANY AND "WALL STREET"

PUBLIC indignation made short work of Mr. McCurdy, as president of the Mutual Life Insurance Company, and of his exceedingly expensive family as soon as the light of publicity was thrown on his structure of paternal benevolence; and the most credulous of men is bound to wonder at the complacency with which such a structure was built up and consented to by even a dummy board of directors. Had these directors no consciences, or was it knowledge they lacked? Perhaps anything could have gone on under their noses without arousing suspicion. It is even more probable that practically all these men in high insurance circles had completely forgotten the silent and patient public. That was their chief trouble, for the public never appeared among them.

Nor have they yet completely come to understand the public and its point of view. Else they would not have chosen a man of the type of Mr. C. A. Peabody, the new president of the Mutual. He is a man of a good record and character as a financier, but he belongs to the very class that has shown itself incapable of taking the public's point of view. He is allied with great speculative financial interests in Wall Street. He is a director in railroad and other corporations whose securities have been used in speculation and whose owners are speculators and manipulators of values.

When such a man comes into the office of the presidency of a great insurance company, whose vast holdings are the property of the policy holders, it is a striking evidence of the imperfect understanding by the Mutual trustees of the public's point of view. No man who knows Mr. Peabody has expressed doubt of his honesty or of his good intentions. But the only way into the public confidence that a great fiduciary institution can now take is to steer clear of the very kind of men with whom Mr. Peabody is identified in the public mind. They are borrowers, brokers, speculators, not conservers of the property of others. If the insurance investigation made anything plain, it made plain that the insurance companies must be taken away from what the public means when it says "Wall Street."

A STEP TOWARD MUNICIPAL OWNERSHIP IN NEW YORK

THE merging of the control of all the transit roads on Manhattan Island—surface roads, elevated roads and the subway—into one "holding" company, the stock of which is controlled by Mr. Thomas F. Ryan and the bonds held by Mr. August Belmont, each, of course, with their associates and allied interests—this is perhaps the best aid that could be devised by the wit of man for Mr. Hearst's next campaign for municipal ownership, if he should ever make another. For here are millions of watered stock, dividends upon which must be paid by the public of the metropolis; here is a combination of capital and power and influence that must be reckoned with in all plans for the betterment and for the extension of facilities for travel in our largest city; and here is a sort of defiance of the people, who feel that the population which makes this travel profitable should get the benefit of the best possible facilities and the lowest possible fares, and especially that the people themselves should not be at the mercy of a stock-watered corporation. Municipal ownership might or might not, under other conditions, have risen soon again, but it will be heard now with increasing earnestness.

THE STRIKE AS A WEAPON OF REVOLUTION

SO PERSISTENTLY do we associate bloodshed with revolutions in government that the outside world was slow to realize the meaning of events in Russia till the streets of Moscow became a battlefield between the revolutionists and the Government's troops. But it is now clear that a

ı has been in progress for a year or
e danger in which the Czar's Govern-
:d was recognized by sagacious men
war with Japan became imminent,
was consented to, perhaps even
vith the hope that the military vic-
:h was expected would divert public
ɔm revolutionary purposes and bring
le back under the waning authority
zar. But the awful collapse of the
and naval power revealed even un-
weaknesses of the Government;
slowly gathering revolution quickly
ın avalanche.
sassination of von Plehve, who was
xious visible embodiment of ruthless
y, was the turning point. It then
be evident that large classes of peo-
ound a united method of revolution.
of methods had been the hindrance
ıssian revolutionists for a generation.
hen a new weapon was found—the
ike. When Father Gapon organized
ing class as a means of seeking con-
from the Czar a new revolutionary
was created. If reasonable con-
had then been granted perhaps a
gradual change in government
ıve followed. But the slaughter of
nen and children in St. Petersburg
ıther Gapon tried to present his
made inevitable all that has since
Not only were the working-men
l, but the professional classes also.
ɔf barristers, a union of justices of the
· officers that correspond somewhat
ıereto), a union of telegraph opera-
nion of practically every trade and
ı followed; and these were further
l into "a union of unions" in order
concert of action.
rogramme was not to offer armed
:, for the good reason, among other
that the people were not armed, but
ɔ strike—to suspend every kind of
:ill a popular government should be
Such a spectacle was never before
he world—a whole population stop-
k till the Government should yield.
:ak place in such a programme was,
the inability to live in the meantime.
gin between life and starvation is
. any country, and very narrow in a
f so poor a population as Russia has.
ɔrogramme has been carried out with
amazing endurance in a large part of the empire.

After practically all classes of men in the cities and towns had been organized in unions, one important class was still left—the peasantry. Their support must be secured, and it was secured by a peasants' organization which demands land. That is, the peasants demand real ownership, to which, it is maintained, they have a title out of which they have been cheated. Thus there was organized a professional, an industrial, and an agrarian strike—a practically universal organization which meant by a peaceful stopping of all work to force the Czar to grant a popular government.

This is the extraordinary fact that stands out in all the confusion of the events that have followed. That the peaceful programme broke down in places, notably in Moscow, and that a part of the army showed a stubborn loyalty, is not a cause of wonder. The wonder is that a universal strike could be maintained at all, and used instead of a general civil war as a method of making a radical change in the whole structure of government.

THE FAR-REACHING EFFECTS OF THE RUSSIAN UPHEAVAL

THIS new machinery of revolution has made other strong Governments in Europe think very seriously. If a strike can be successfully used in Russia, it might be even more easily employed in countries that have better organizations of the working classes and more intelligent populations. It falls in with the Socialistic agitation everywhere. It seems to require a multitude of faithful men rather than leaders of great ability. It calls into being a sort of army that needs no generals of commanding strength. It looks as if it might be a weapon with which a mere mass of men may hope to oppose military and civil organizations that have the advantage of trained leaders.

Perhaps the strike may not turn out to be such a formidable weapon as it seems; perhaps hunger will defeat it whenever it shall be tried; perhaps it cannot succeed without taking the form of violence at last. But it is a new method of revolution and it is likely to be tried in times of stress in other countries than Russia.

For in Russia it will get, and doubtlesss it will deserve, credit for the revolution which is

going on towards a more or less successful issue. The ultimate issue, no one can foresee; but it seems plain that neither the Czar nor any stop-gap Government, such as the experiment under Count Witte, can really gain authority. Some sort of popular government based on a wide if not universal suffrage (perhaps including even the suffrage of women, which is demanded) will emerge and establish itself. Perhaps the vast empire may be split into parts, though this seems now unlikely.

Nor can anybody foresee the effects on other Governments. Such a convulsion can hardly confine itself, in all its results, to one country, even though that country be Russia. For the months or perhaps the years during which it will continue, changes in the relations of the masses to the classes in other lands are pretty sure to follow. When so deep a ploughshare is run through so large a field of human society, many unforeseen things are likely to happen.

We may be sure that we are living through a period of the mightiest upheaval that has taken place in modern times, except only the period of the French Revolution; and it may be that half a century hence men will not make even this exception.

THE "REVOLUTION" IN CHINA

THE Russian revolution stands out big, not only because of the intolerable condition from which the people seek to free themselves but because there are so many millions of them. The populations immediately affected by the French Revolution and by the American Revolution were mere handfuls in comparison. Now, if the news that comes from time to time out of China be true —that there is a stir among rulers, and perhaps the people also, which looks like the beginning of a revolution in their policy and tendencies—then about one-half of the whole human race is in revolution; and men now living will witness such wholesale changes in human society as perhaps no preceding generation has seen.

The stir in China—and all trustworthy observers agree that there is a stir—is not directly to change the relation of the masses to the classes .but to change the attitude of the empire to all foreign nations. "China for the Chinese" is the cry—in other words, an end of exploitation and of spoliation by anybody, and the building up of such a n power and spirit as will enable the C themselves to develop their country, hold their own among the nations. S ambition has been awakened partly l success of Japan, partly by the restric Chinese emigration to other countrie most of all perhaps by the defeat of R grabbing policy and the now necessary b aloof of other European nations from th game. The Chinese are asking them too, why the Japanese should exploi commerce and industry. Why shoul not develop them themselves and ma profit? They have been from imme times better merchants than the Ja Why should they not learn the use of n industrial methods and machinery trade of the Japanese with China is yet as ours is small—insignificant in com with the trade that must be develo some manufacturing people. For in nobody knows the quantity of cotton grown in the interior of China, pick spun and woven by hand and used wh home.

It is conceivable that by such a st modern military, educational, com and industrial methods as some of the in China are now making, the nation time be modernized by Chinese as Jap been by Japanese. For the possibili the yellow races have not even ye clearly understood by the Western worl when as high an authority as Dr. Mo the long-time Pekin correspondent London *Times*, writes of an impendin lution the imagination is stirred to t the prodigious changes going on in the

JAPAN SINCE THE WAR

THE more we learn of the develo of the Japanese the less the es differences appear between them a people of Western civilization. The co public opinion from a studied defere what foreigners thought, through stages, to a relative indifference to opinion—in other words, the growt feeling of national independence—as de by Mrs. Fraser in this number of the ma has all the psychological earmarks of W thought; and the other characteristics people since the war show the same kin thought and mood.

ern peoples also would now turn the that lately spent itself in war into ls of industrial activity and take ad- e of the opportunities that were won ory. The manufacturing now done in is much less than the world in general es. Before the war there were less alf a million operatives reported from factories in the empire—fewer than re in Massachusetts—and the annual f the product is reported by our Consul l Miller to have been no more than undred and fifty millions of dollars. ially it is yet a nation in miniature. similar thing might have been said the United States after the close of the Var. Japan has learned many of the ial trades, and, with continental mar- w open to it, it will forge ahead rapidly. is foolish to expect it at once to ate the trade of all Eastern Asia. statesmen of the empire are managing lic finances with skill and care. When began Japanese 4 per cent. bonds were at seventy-seven. Since the war they isen to ninety-four. A new foreign cent. loan was sold two months ago. money was used to retire a 6 per cent. ic loan, by which transaction the ment saved a million dollars a year in . And their financiers have played ime well in this respect. When the great bankers of Paris became offended e Russian Government, and, of course, istrustful of it also, a Japanese loan of ,000 was negotiated with them. The debtedness of Japan contracted since r began is $675,000,000—by no means essive sum in comparison with what on. The people, frugal by long train- w with the whole force of their patriot- ned to industrial and commercial con- will doubtless become rich as fast as for their national character.

THE NEW BRITISH GOVERNMENT

E philosophic indecision of the Balfour Ministry, with Mr. Chamberlain's agi- for protection, seems a sort of night- the thorough-going Englishman now e rugged régime of Sir Henry Campbell- man is come, which knows its own nd stands firmly for free trade. The is a going back to the old ways and the ods.

The new Government stands firmly for the Japanese alliance, and for the friendly relations with France and the United States, and hopes to clear away all misunderstandings with Germany. But in almost all other important matters it makes a divergence from the policies of the Balfour Ministry. It promises home management of home subjects in Ireland as fast as it can be practically brought about; it restores the chief command in India to the civil instead of the military authorities—a policy that would have sustained and retained Lord Curzon; it will forbid the further importation of coolies into South Africa, where a practical slavery has been established in the mines; and it would cut down military expenses. A strong cabinet and a policy of decision under a prime minister whose chief quality is blunt strength rather than brilliancy—with these the Liberals have auspiciously returned to power.

A NEW ERA OF RAILROAD BUILDING

MR. E. H. HARRIMAN has declared his belief that the United States is entering upon a period of competitive railroad building, just as it has passed through an era of competitive railroad buying. Mr. J. J. Hill, on the contrary, sees nothing to justify such a belief.

These gentlemen have raised a great question. The West is crying for more railways. Mr. Harriman believes that it will get them. Nearly if not quite 2,500 miles of new road in the West will be under way within six months. Mr. Gould is building the Western Pacific—more than 1,000 miles—to break the Harriman monopoly at San Francisco. Mr. Yoakum and his associates are building a line from Colorado to the Gulf of Mexico. The Chicago, Milwaukee & St. Paul is credited with making a complete survey from the Missouri River to the north Pacific Coast, by the Black Hills and the untraversed regions of Wyoming and Idaho. The Chicago, Burlington & Quincy is said to have planned a line to run from Guernsey, Neb., to Salt Lake City, invading the territory of the Union Pacific.

This outbreak of activity after a five-year period of comparatively little building of new lines is worth noting. Ten months ago THE WORLD'S WORK predicted that the great railways would not long permit the Harriman lines to monopolize the traffic of San Francisco. Since then the Gould lines and the St.

Paul, which had previously given their transcontinental traffic to the Union Pacific, have designed new railway lines to the Pacific Coast. The Burlington's rumored extension is another step in the same direction, for the Burlington has turned over millions of tons of freight every year to the Union Pacific at Cheyenne.

It is, therefore, little wonder that it should be Mr. Harriman who first sees and comments upon the threat of competitive railway building; for nearly all of it west of the Mississippi will be aimed directly at the Harriman lines. And there will be reprisals. Out of this conflict will come a new era in building, and the West will get the roads that it wants. Oregon, Washington and California will surely have new lines, and they will profit by them.

A REAL RAILROAD REFORM

THE renewed effort of many of the great railroad companies to discontinue "all forms of free transportation" is a long step toward railroad reform; for the free pass is part and parcel of rate discriminations, of political influence, of favoritism in every form. It is doubtful if any important railroad company has ever lived up to this principle for any length of time, and yet every company would like to do it. The public would like to have it done, too. After all, the beginning of railroad reform is the stiffening up of the character of the railroads themselves. This permanently done, statutes for the regulation of rates would become unnecessary. Like most other bad things, railroad abuses would disappear with the building up of character and the cultivation of the power to say "No."

THE SOCIETY OF CHRISTIAN ENDEAVOR

EVEN in a period when the organization of everything was easy it was a wonderful feat to extend the Young People's Society of Christian Endeavor to include 67,000 local organizations among more than sixty religious sects. The Rev. Francis E. Clark formed the first society in the Williston Congregational Church in Portland, Maine, in 1881, and the twenty-fifth anniversary of this modest but earnest beginning will be celebrated all over the world, on February 2d, by nearly three and a half million members.

The most significant fact in the history of the society is the proof it has given of the tendency in the churches toward coöpe even toward federation, and of th decreasing rigidity of sectarian lines. T ferences of dogmas do not interfere wi growth or the work of such an all-in organization of the young people of Prot Christendom; and the organization, li Christian Associations of young men young women, has to do with applied r rather than with creeds—the building good morals, good taste, practical helpf and good citizenship.

THE PITIFULLY RICH

IT WAS a pitiful spectacle of human shown by the successful publicatio tle while ago in New York of a lu volume about rich men who were the of a shrewd and disreputable practical p logist—rich persons who paid from to $10,000 each to have their pc and a lot of printed stuff about them in a rich binding—pitiful beyond any tion of paucity of mind combined plenty of purse that was ever made method of selection excluded the possib any sort of distinction—except distinctic soft and easy vanity and for money to pay the bill. Yet these are our suc men of affairs.

This kind of humbug makes an awfu lation of the false values that capable business put on what they conceive distinction; and it continues and dee sort of contempt with which well-balanc sons regard many men who achieve consp financial success. "You can see wh Good Lord thinks of wealth," an old p pher once said, "by observing what k persons He sometimes gives it to."

This information about this particul ume of vanity, it is worth recalling, came public attention, as it were, accide Many such enterprises no doubt are through of which the public never hears vain rich are doubtless paying for "distin all the while, and nobody knows it exc parasites who feed on them.

THE RISE OF THE COLLEGE PRESIDE

A GENERATION ago most of our c had as presidents preachers or scholars"—men, that is to say, who we men of affairs. The colleges outgre kind of management, both intellectual

cally, and it became the fashion to
s presidents men of academic ex-
and traditions who were also men of
Of course the change was a good
l we have felicitated ourselves much

the new kind of college president
› have brought evils of another sort
ı. Since he was selected to "manage
e has shown a tendency, it is said, to
them somewhat too imperiously.
ition of a professor is coming, in some
ons, to be the position of a man
d" by the president, and consequently
less a salaried employee. Such a
tement of a tendency is, perhaps, an
ement. But the drift is toward a one-
ver at the expense of the dignity, and
of the efficiency, of some of the
s of the faculty.
a feeling, more or less clearly defined,
ı many of our best universities and
but it exists, in most cases, not only
the knowledge but contrary to the
the presidents themselves. For the
ts are not tyrants and do not mean
But such a drift is an inevitable
the necessary change that has taken
the management of colleges. It is
in the management especially of
ıstitutions which must continually
litional endowment.
ps in some cases better teachers, if
nent men, may be engaged by this
but it is declared that with the
y of better business management at
there has come a certain loss of dis-
in being a member of a college faculty.
ıe other hand the college president
›me a more and more important and
ıous member of society. He makes
ıaintance of many men of affairs; he
es with men of political activity.
lists" and legislators know him well.
es on many committees and boards
e time to the public welfare. He is an
›n public commercial as on public
c occasions. His opinion is sought
ı labor strikes and on questions of
ce. The college presidents form a
Cabinet, and a very efficient one, of
Welfare.
all, it is a very wise man—a great
fact—who, having great power, so
ıs never to display it. It is probable
that the college president under present conditions has one of the most difficult positions in our society.

FOOTBALL AND ITS DISTORTED VALUES

FIFTEEN deaths and a considerable number of serious injuries were caused by football during the past season and criticism of the game has reached its most serious pitch. A number of preparatory schools have forbidden it. Columbia University, in New York, has abolished it. The President of the United States held a meeting of prominent coaches in his effort to reform it. The professionalism and roughness of many of the college teams have provoked deserved condemnation.

Most persons agree that the game ought to be modified. The sentiment in favor of abolishing it is widespread. Yet it has its steadfast advocates—under proper regulation.

"I have no sympathy whatsoever," said President Roosevelt, "with the overwrought sentimentality which would keep a young man in cotton wool"; and many vigorous men have this feeling.

But there is one objection to the game as it is now played besides the roughness, the professionalism and the gambling that it provokes. It interferes with the successful performance of the proper work of American colleges. It keeps a considerable number of students from doing consistent work for a fourth of the college year. But even this is not the worst objection to it, for it has established in many American colleges an altogether false standard of values. A man with the qualities of leadership and the intellectual attainments of a fighting ward politician may be a good football player. Such a young man, because of his skill and strength on the football field, is honored by students in institutions that are meant to be centres of intellectual culture and good-breeding. The purpose of our colleges is to turn out gentlemen who shall be as good scholars as possible; and emphasis laid on football often puts a premium on precisely the wrong type of man. This reversal of values is the worst evil of the game—an evil that stands at the other extreme from the premium once put on the mere college "grind." The college-bred man should be physically strong and brave, but he should also be a gentleman and as good a scholar as he can be. Foot-

ball disturbs the equilibrium of his development even more than the midnight oil did.

President Butler said the final word about the game in his explanation of the action of Columbia University:

"The game . . . is not a sport, but a profession. It demands prolonged training, complete absorption of time and thought, and is inconsistent—in practice at least—with the devotion to work which is the first duty of the college or university student. It can be participated in by only the merest fraction of the student body. Throughout the country it has come to be an academic nuisance because of its interference with academic work, and an academic danger because of the moral and physical ills that follow in its train. The large sums received in gate-money are a temptation to extravagant management, and the desire for them marks the game as in no small degree a commercial enterprise. The great public favor with which even the fiercest contests are received is not a cause for exultation, but rather for profound regret."

THE SWING OF POPULATION TO THE SOUTHWEST

IN THE ten years ending with 1900 the centre of the country's population moved only fourteen miles westward, as compared with forty-eight miles in the previous decade. During the same time it moved three miles southward. Exact calculations cannot be made of the movement of the centre since 1900, but there is no doubt that the decrease in the movement westward and the increase in the movement southward have continued during the last five years.

The southward movement has come through the rapid growth of Oklahoma, Indian Territory, Texas and Arizona, and the slackened westward movement is caused by the greater relative increase of population in the Eastern states. Thus the state census of 1905 shows that Massachusetts made a gain in five years of 7 per cent., New York of 11 per cent., Rhode Island of 12 per cent., New Jersey of 13 per cent., and Florida of 15 per cent. West of the centre Iowa fell off 10 per cent., and Michigan (up to 1904) gained only 4 per cent., Kansas 5 per cent., Wisconsin 8 per cent., Wyoming 10 per cent., and Minnesota 13 per cent. New York had an increase in five years of 798,000, which is more than the increase in all the Western states.

No Southern state except Florida took a census in 1905, and Florida, which is not a great industrial community, does not give a sound basis for estimating the growth other Southern states. But we know the South's bank clearings and its r earnings, and from the traffic of its that its population is increasing rapid has been the growth of the Southwest ever, that has been drawing, and is still ing, the centre of population southwar

It is to explain and to describe this cant movement of population that WORLD'S WORK will publish in succ numbers articles showing the life ar work of the people of this rapidly de ing part of the country.

A GREAT "NATIONAL THEATRE"

THE building of a so-called Na theatre in New York seems likely accomplished by the energy of Mr. He Conried and the liberality of a group men. The importance of such an insti is not likely at first to be fully apprecia a country where the stage has come mo more to be regarded as a frivolous amuse tempered by morbid satire and rustic co

First of all, a play-house nobly bui made both beautiful and safe; good p trained to present good plays—not " but all capable actors; the great plays with such frequent changes of program to permit every piece to be given s times every winter; the conduct of th formances to be so good and uniform confer a real distinction on the actor presentation also of really good new pla that our playwrights may work with a g seriousness of purpose; the conduct institution to be freed from the necessit if possible the temptation of mere n making; the sale of many good seats prices—fifty cents and even twenty-five each; the theatre to be a place where st of literature may see the masterpieces drama, and, therefore, an educational i tion as well as the resort of inte fashion—such are Mr. Conried's l aims.

Such an institution once started right be maintained as long as its conduct be kept high. And, in Heaven's name time we had such a thing in the United S for the sums of money that we spe theatres that do nothing more than emp low or vulgar wit are almost incalculabl nearly every one of them is an unre

:ial enterprise. We have cleverness rittered away; we have money that is wasted; we have "amusements" that muse intelligent persons—all that the managers may accumulate fortunes. have also cleverness, money, and ess of purpose that now contribute to one of the great arts that is more than it ever was before.

"AMERICAN FARMING."

IOLAR in agriculture and a man of istinction recently wrote:

'e all, don't imagine a farmer is any dif- ɔm any other kind of a citizen. Farming ɛssion requiring more shrewdness than law, hnical training than medicine, more up- than theology, more brains and resource- han pedagogy. It is its own reward. e farmers. The other professions are par-

truly. For the day is at last come— ɾ it is within sight—that wise men ɛn hoping for since the time of the ıs, when the Farmer shall do his work e skill and the business method re- or success in other scientific pursuits, ll reap a full reward in position, in in- and in wealth. The isolation of farm passed, the day of farm machinery :heap transportation is come; and the is becoming the exact and prosperous ɔn whom the other industries and ɔns depend.

Yet, strangely enough, in this land of farmers and of magazines there has been no farming magazine. Agricultural newspapers there are in abundance—nearly four hundred of them—and many of them serve their purpose well. But a paper is not a magazine. One does not take the place of the other—it supplements it. The treatment even of the same subjects is different in one from the treatment in the other, and the range and the utility and the beauty of illustrations are very different.

The publishing house of which THE WORLD'S WORK, *Country Life in America* and *The Garden Magazine* are successful products, feeling forward for other paths of usefulness, has been moved to supply this singular omission. And a most extraordinary thing has happened. This purpose was announced, not widely but with modesty, and cash subscriptions began at once to come in. Several thousand paid subscriptions were received before the first number was printed. Arguing from such a start, what will happen when it appears in February—a modest but earnest and (we hope) well-planned, well-edited, beautiful monthly—we can but wait and see; but reasonably good preliminary evidence of the demand for such a magazine as *American Farming* seems to have been given already, and it will be a great pleasure to serve a constituency that so alertly expresses its appreciation.

W MAY A WOMAN INVEST A SMALL SUM?

:s space is given every month to an explanation of the art of making investments. The first article, ; Principles for Small Investors," appeared last month.]

WHEN one of the greatest financiers of the United States was asked by the widow of a man who had ; secretary how she could invest the vhich her husband had left to her, the r shook his head.

.am," he said, "I can name for you stment that will give you more than lars a week in income from such a sum. to do so would be to expose you to danger that you should not run. Put the money in a savings bank. Use what you need of it to pay for a six months' course in stenography and I will give you a salary that will net you 20 per cent. on your whole capital."

The advice was sound. Small amounts of capital, owned by a woman or by a man who cannot give skilful personal attention to it, cannot be invested in any securities with the

same safety and the same profit that it will find if it be invested in useful, profit-creating knowledge. The advice was given four years ago. It cost the woman $400 to live for six months, during which she became an almost expert stenographer. She took a position at $15 a week. With the residue of her capital she soon afterward established a typewriting bureau,

She now has savings to invest—not large sums, but (say) about $300 a year. How should she invest them? The problem is to invest $300 safely, thereby increasing her income so far as safety will permit and laying up for the future a capital asset—in other words, a safe though modest wealth.

The field for such an investment is very narrow. Undoubtedly the safest and most conservative investment of this kind is in city, county or state bonds. For such an investment railway bonds are utterly unsuitable. They are generally issued in $1,000 or $500 pieces. City bonds are issued in small amounts, and almost without exception they are perfectly safe. The law safeguards them. One does not have to pay taxes on the income derived from them. They will pay to the holder about 50 per cent. more than a savings bank will pay. The income will be from 3½ per cent. to 4 per cent., according to the credit of the municipality that issues them. In New York they pay 3½ per cent. or slightly less.

The best way to buy them is at public sale. At least once a year New York City, for instance, sells bonds. They are advertised. One may put in an application for any amount of them, from $10 upward. Generally, the man or the woman who bids for $10 of bonds, provided the bid is good enough, will get them. Local bonds are better than the bonds of outside municipalities, because local bonds are exempt from local taxes, while others are not.

Failing a public offer of bonds, any reliable broker can generally find local bonds for the small investor. The fee for such a service is nominal, but the investor will do well to understand precisely what the fee is to be and to have it in writing before buying. The investment of such savings can, of course, be varied, as knowledge grows. A woman or a man who handles a few hundreds of dollars' worth of bonds will find that his or her knowledge will grow quickly.

Guaranteed stocks are very often : mended by the bankers to women in of comparatively small sums. They pay no taxes on the income. The however, very high if the guarantee i fectly good. It is not possible to get more than 3¾ per cent. or 4 per cent. on Stocks of railroads guaranteed by the Pe vania, New York Central, or any other ı ful and wealthy corporation, sell at le high as municipal bonds of New York They can be bought with equal safety, b hardly advisable in comparison with bonds because it is more difficult t them when a sale is desired. Any woma buys them should find out immediately bankers will sell them when she needs t and should" keep in touch with their ma

The unsafe ways to invest should a pointed out here. If you have savir invest avoid, as you would avoid the the securities or insecurities that parade selves week after week in the Sunday p on the billboards, or in the street cars in similar places. They are much adv because they need to be much adverti be sold. There are many associations th out the United States—for building, for t in real estate, and even for making invest —which are comparatively safe, but is no telling when some new "interest' take control and use them to unworthy

Especially avoid mining stocks and l Once out of two hundred times, l suppose, you may get hold of som valuable. The stock of the Amalgamate per Company, which is the mining trus controls the copper industry in the l States, has been as high as $130 per sha as low as $35 per share within the pas years. Being an outsider, you are ju likely to buy it at the high price as low—in fact much more likely, for at th price it is much advertised and praise

It is not wise to trust wholly to c At the least, it will be found profitable ir cases to know precisely what has been b with your money, how much was pa every item, what every item represents, it could be sold or pledged if need be, w or not it is likely to advance greatly in whether its income is fixed by the law grow greater or less—in fact, to get a idea of the whole investment.

:AT SHALL HAITI'S FUTURE BE?

ı LAND OF MISERY AMID OPULENCE, WHERE CHILDISH NEGROES 'LAY AT DIGNITY, SPILL BLOOD, AND DO NO WORK—THE ENTER-NG WEDGE OF AMERICAN INFLUENCE IN A NEW RAILROAD

BY

EUGENE P. LYLE, JR.

)f a series of first-hand investigations of problems involved in the control of the Panama Canal]

story of Haiti is a story of misery. ıe theme obtrudes itself with a st landing on the island, in the ering awe before the exquisite sea and mountains and sky. In antages, Haiti has no peer. What here is debased wretchedness.

story of the island is one full of .gic as barbaric passions, romantic pics. A race of simple children playing at kings and emperors and All to themselves they possess wonderful island where once they . They had the entire island at their quarreling gashed an ugly oss, marking off Santo Domingo, ere are two sets of warring passions one. The fairy country of richly ls where the children play at . is a land of palms; but a palm, l gracefully drooping, whispers uctive, enervating. It is the em-ams, of indolence. To imagine a under one is a difficult matter. ink of so much activity vaguely 'he people of the island own lazy their mother. They are the dalliance. They are good natured to laugh, showing their white he whites of their eyes. That is seem children. In the affairs of cannot be called anything else. ch a people rage with the energy of · beasts, and wreck their slothful an enigma. Under the hot sun, .kes force of character to sip a one cannot understand how the ht may ever overcome the inertia After a nearer intimacy, though, toward an explanation.

ction will possibly be made that earned to behave herself. People may think so, because of late she brews no spluttering caldron, like Venezuela or Santo Domingo. But the time comes when a gladiator must pause. Through his gaping wounds his force is spent. Haiti is panting for breath now. She would dearly love a revolution, but from sheer exhaustion she must forego the pastime. Hence she is behaving herself. Her story becomes the sequel of one hundred years of playing at kings and emperors and presidents. It is a drama of misery—misery amid opulence.

Let the first landing be at Jérémie, old Jérémie, where Dumas was born. As with every port of Haiti, Jérémie is a jumble of decrepit frame houses. They have seemingly rolled down hill, to be halted by some miracle at the water's edge. The hulls of a schooner and a liner, wrecked by northers, lie just off the beach. Thus even the emerald green of the bay adds its touch to the decay on land.

To pass the first Haitian official is not always easy. The ruling party may be in a ridiculously nervous state, because of a hundred or so political refugees in Kingston; and passports are rigorously exacted. During such times no one can board a ship without special permission from the authorities, and to land for an hour on shore provokes the meddling scrutiny of your pedigree by a black man in a shanty at the rude wharf. He is reluctant to believe that the name on the passport is that of the bearer. He has doubts, but he does not know exactly what these doubts are. He acts like a child vaguely aware of some elusive responsibility. He has authority, and he feels that he must exert it in one way or another. But he is polite. When he finally lets the bearer pass, it is with a salutation in French as softly courteous as might be inspired in a waiter of the Café de la Paix in Paris by a rich American. It is

heroic, too, because the poor child still has his doubts. This gives a fairly accurate idea of all officialdom in Haiti.

The streets of Jérémie twist up hill and down hill, and they are lumpy. Scratch beneath the caked grime, and you find that you are on a coral bed. The boards of the houses are cracked and rotting. There are Negroes everywhere, in rags, moving slothfully. What is picturesque is of dirt. There is no national dress, no distinctive local color. You have come with no idea of what you will see, for little enough is known of Haiti. And the impression you get is of a "coon hollow," such as the slums of our Southern cities might offer. But one misses the light-heartedness of our own darkies. You feel that the spirit has been taken out of these Haitians. The sun glares bright and hot, yet there is a heavy cloud that depresses. Where voices are raised, they are rarely mirthful, but high strung, quarrelsome, in a peevish strain.

Yet the picture is not one of famine, of babes sobbing, being too weak to cry, of wild, staring eyes. Such a condition would have quick promise of relief, either by death, or by wheat-laden ships from civilization. The picture is much more hopeless. The Haitian lies sprawled in the shade, like the dog of Constantinople. He is not hungry in his Oriental dozing. But he is as wretched. He lies rotting in an abandoned garden.

The little village ports of Haiti were once scenes of thrift. There were warehouses under red tin roofs. Enough coffee, cotton and cane were piled upon the docks to start a respectable commerce. But this was long ago. Without the white man, the blacks have been gradually sinking to their original savagery of the African jungle. Their enlightenment is only imitative. For instance, an election is but the old tribal war cry. Two years ago the different candidates hunted each other down, ravaging the country as they went. The election gave the victory to Nord Alexis, a burly Negro, mighty even now in his great age. The new pack of office holders celebrated by flooding the stricken country with a $13,000,000 issue of paper money, or *gourdes*. It was made legal tender, and guaranteed by an income tax amounting to something like 10 per cent. Those who had incomes, for that reason having influence, protested and threw the question into litigation. The face value of a *gourde* is one dollar, but one dollar will buy six or seven *gourdes*. The silver money vanished as by magic, and even the nickel subsidiary money first circulated at a 30 per cent. premium over paper, because small money was so rare in trade, and also because nickel at least retains its intrinsic value. The Negroes consequently blame all their woes on the debased *gourdes*. As even sugar has to be imported, the cost of provisions is multiplied by seven. The wages of a man are but one *gourde* a day.

The feeble Government's export duties are heavy enough to choke the island's industries at their source. Coffee alone keeps away debt-collecting gunboats, and gives Haiti her name for good behavior. By an arrangement between the Government and creditors—mostly French—the interior and exterior debts were consolidated. A foreign banking house—the National Bank of Haiti, with headquarters at Paris and with only a branch at Port au Prince—until last summer transacted all of the Government's financial business. That is, it collected revenue, paid interest on the debts, and turned the balance over to the Government, of course charging a profitable commission. Now the interest on the debt is guaranteed by the export duty on coffee, amounting to the exorbitant sum of three dollars on the hundred pounds, and coffee, it should be remembered, is the island's biggest product, her main reliance.

What would be the strength of another people, is in Haiti but another cause of degeneracy. This is the division of the land into small holdings. Negroes fell heir to magnificent plantations after the expulsion of their French masters. But they show a poor accounting of their stewardship. They have squandered their substance in the luxury of sluggish ease and civil war. Soon there was no longer capital, and a smaller and smaller area was cultivated. Before long the splendid estates were abandoned altogether. The Government retains an ownership over a great portion, but the rest is given up to squatters. It has lapsed to a savage state. A family here and there camps in the wilderness, living on coffee that grows wild, picking the fruits on every side, and perhaps growing a few yams. Should a man aspire to what he could call a farm, he would have to leave

itary service, or perhaps see it ruined ;ing hordes of armed politicians.

such conditions, foreign capital ot until lately seek investment in Besides, the constitution forbids the of land by a foreigner, and few use erfuge of acquiring property in the a native. Consequently the vast resources of the country are not l. They bring in very little to help e depreciated *gourdes*. The island, to the largest of the West Indies, ı called the richest of all in the n. Anything that is planted will ıd yield crop after crop during the ır. Haiti with her million and a half ıes and a few mulattoes, occupies a the island, or a portion considerably an Porto Rico. The hills are covered ests of fine wood, but they remain ly untouched. The natives cut a ;wood now and then, but without more. Seven or eight thousand exported annually. The cacao that to get picked amounts to 5,000,000 ı year, and pays an export duty to e the interest on some railroad Cotton might one day mean great or Haiti, but its annual export now ; pass a few thousand tons. There tobacco, hides, wax, honey, etc., etc. roducts of the island, like sugar, l rice, are not enough for the paltry nand. They have to be imported. of gold, silver, copper, iron and coal vn to exist, but there has been very specting done. And the great staple —has fallen off of late years by almost m seventy to fifty million pounds, this season's crop has been big. has been said of the fruits of Haiti, should have as much as Jamaica, vast and totally new industry, banana has been created by the genius of ican.

ıould a foreigner attempt anything plifting of Haiti, and thereby for the nt of his own pocket, he is fretted by at every turn. The Negroes have nothing of the white man. They ırdly jealous, absurdly suspicious. very port has its old hulk of a wreck, al of them, but the Government o allow the United States to erect eded lighthouses. The harbors have no buoys, and each captain has to find the ship's channel for himself, by constant soundings. The pilot frequently does not come on board until the anchor is dropped.

Obviously, the white man has not been welcome in Haiti, and Haiti appreciated, too, that the best way to keep him out was to keep him from making money. She did not care how great the advantages might be to herself. The cost of the white man's absence was misery, but she chose to pay it. A fair-sized transport circling the coast could take away every foreigner in the country. They scarcely number five hundred, mostly Germans. Though the greater part of the imports come from the United States, there are few Americans. Our consular agent is more often a Frenchman or a German, or possibly a Haitian naturalized, than an American. There are several German banking houses at Port au Prince, whose managers have the eyes of hawks to watch, or even direct, this or that man's political destiny. Germany is striving to have the tariff discriminations abolished, but at present France is still the one favored nation.

The Negro is not of a race to nurse a hatred for long. Among the masses, his natural kindliness and good nature actuate his manner towards the white man. But his simplicity is played upon by officialdom. Fear of encroachment, even of slavery renewed, amounts to superstitious terror. He attributes his wretchedness to the white men—that is, he does when he listens to the whispers of politicians. In hopelessly bad times, the situation of foreigners may become precarious at any moment. Leaving aside the popular diversion of setting a town on fire during a revolution, there often exists a more direct menace. For instance, during the celebration of the hundredth anniversary of independence, petitions were sent to President Nord asking him to start a massacre of the whites as a fitting patriotic memento of the glorious occasion. Posters were also tacked up everywhere, inciting the people to this barbarity.

The backward state of the country may now be imagined. The enlightenment of a century ago, such as the luxurious French planters gave the island, has been blotted out. At every turn, whether in the interior, or in the towns, the traveler is reminded of primeval savagery. You need only see the lighterman pounce upon the bones which are thrown down

to them by the sailors. These stevedores are naked to the waist, and their black bodies glisten as they tumble over one another in their barges, and fight and scratch, trying to get at a bone. Their screeching is hideous, and when one of them clutches the prize, and tears at the flesh with his teeth, until another snatches it away, you think with disgust of unclean beasts.

To try to reckon any percentage of education is farcical. A former cabinet officer told me that only one Haitian in twenty can read and write, but he added sorrowfully that the extent of the reading and writing of the twentieth one very rarely rose to the dignity of education. French nuns and friars, mostly from Brittany, have schools in the villages, but these reach so few that the mass lives on in complete ignorance. If the Haitian has the means, he sends his boy to Europe, or more recently, to the United States, and these boys are about the only leaven of the general illiteracy. They study law or medicine, though the sorest need of their country is for mechanics. The religion is Catholic, and the people are usually devout. If a village is on fire, the Negroes will leave their huts to burn, and toil fanatically to save the church. But there is voodooism also. The papaloi, as the voodoo is called, often possesses the secrets of herbs. Through them he works his supposed charms, causing the flesh to swell, or later giving the antidote. Such practises are rigorously punished in Jamaica, but in Haiti the superstitious Negro is left at their mercy. He trembles in the belief of the wildest yarns. He fears the man-vampire who flies by night

The lack of public works is pitiable. There are adobe villages among the sierras of Mexico better equipped than Port au Prince. Naked children, and grown ones too, loll like swine in the ditch water of the public streets. The only electric lighting in the country is that in the president's palace. In all Haiti there is not an illuminated street. A more sorrowful fête may not be described than that of the first of May, when the old French celebration in honor of Agriculture is observed. At Port au Prince the best uniforms are worn, ludicrous, unequalled by any caricature of comic opera. There is a parade, and there are glowing speeches. Bananas are planted in the street, to be torn up later. At night a few sickly sky-rockets are sent up from the ancient fortress behind the town. But the streets are dark. From the harbor one may count as many as twenty-nine lights, shining lonesomely in windows here and there. There are no highways, only lonely trails which wind among mountains ten thousand feet high. Telegraphic communication is a burlesque. A telegram from one town to another very often requires one month and a half or two months for transmission. From Jérémie to the capital is only a few hours by boat, but a telegram takes seven or eight days. A coastal service would prove a great blessing, and there used to be one, the Compagnie Rivière, but business was so poor that the enterprise was abandoned when the Government could no longer guarantee interest. The boats are now rotting at anchorage. Any two ports of Haiti may really be farther apart than Chicago is from Berlin.

Since the Haitians blame the depreciated money for their wretchedness—when they do not blame the whites—and since we have just learned that abject stagnation may partly account for both, what, then, is there to explain all three? "Politics."

A small boat steals out into the harbor some dark night, and comes alongside the towering hulk of a ship at anchor. That is politics, for the boat is taking out coffee to the ship without payment of the export tax, and the customs officials know it. Probably one-fourth of Haiti's coffee crop is thus made exempt from the tax. A boy of six is brevetted a colonel. This also is politics. The children of the influential are immune from the conscript system, but the under dog of the system must abandon his little pretense of a clearing to the women, and during a term of years be a soldier, which in Haiti is worse than being a tramp. The postmaster of a village pays his bills in postage stamps, giving double—politics again. In Jacmel the chief of police finally had to order more moderation in the beating of prisoners when arrested. Their tatters were sopped with blood by the time they reached jail—more politics. It is politics according to the Negro. It is the Negro in authority. Never put epaulettes on the Negro, because then he is a child with a sharp knife.

He cannot realize how cruel he is. He laughs with gusto to see someone fall, though the victim be badly hurt. The ridiculous always

him first. Or in his whirlwinds of he tortures his dumb animals, or even ıng of his own kind. He does not think ther's hurt, and yet his is a kindly . But one shudders to picture that muscled arm lengthened by the of state.

in Haiti the Negro has worn the ttes for one century and one year, and e proves that the Negro as a race, when ne, is incapable of self advancement.

A SCENE IN HAITI DURING A REVOLUTION
Government troops investing a town

can expect him to develop resources. s an unmarketable article. A day is rth a banana. In his precious logwood , rather than cut only the timber that y, he strips it all, and burns over the afterward. To restore such useless of vast treasure Nature must have or forty years. A provident man heartsick at the sight. Again, wherever industry rears its head, at once the s bludgeon falls. He crushes it with ort tax. This is the fate of the cedar industry, and of the raising of sisal grass. Thus the Haitian beats down the prosperity of his isle.

However, the point for us is this: Is Haiti important enough from our standpoint that we should bother with her problem? On the strategic side the answer is identical with that in the case of Santo Domingo. Both form the same island, which lies between Cuba and Porto Rico, and hence may mean the control of two vital passages to the Canal. On the commercial side, the last figures obtainable are for the year October 1, 1903, to September 30, 1904. They show that Haiti bought $2,464,499 worth of goods of the United States, $393,349 of France, $358,625 of England, $303,536 of Germany, and $234,023 of other countries. From both points of view, then, the political and the economic, Haiti should be within our own sphere of influence.

But the above figures are out of date, and since then an activity in an old familiar

quarter has developed which we may view with concern as well as amazement. The old familiar quarter is Germany, of course. At nearly every turn in the Caribbean we run against Germany, always Germany, the inevitable. The Hamburg-American Steamship Line, fostered by the Government, now has magnificent coaling docks at St. Thomas. They were built after our attempt to buy St. Thomas had mysteriously failed. They may be reckoned as a coaling station for the Kaiser's navy. In Santo Domingo German agents are reported as buying up foreign claims, so that German warships may have the provocation, if the opportunity presents itself, of taking Samaná Bay. At Curaçao there is the menace of German possession. In Venezuela there was Germany's formal tender for the Island of Margarita.

But in Haiti the Teuton's activity is so persistent as to be dumfounding. On the eve of the last presidential election posters were scattered over the capital, by which it appeared that one of the candidates, Cincinnatus Leconte, had contracted to turn over the Mole St. Nicholas to Germany for a coaling station. Leconte's cousin, whose father is a German, has been the engineer for the railroad out of Port au Prince, and this man, it is further asserted, supplies Germany's secret war bureau with charts and maps of the country. He is now reported as taking soundings around the coast in a fishing schooner.

ONE OF THE MOST PRETENTIOUS MONUMENTS IN HAITI
The curious, unpainted wooden arch near the market of Port au Prince

Returning to the figures of Haiti's imports, it will be seen that Germany comes last among the countries named. But since then, two years ago, the Hamburg-American line established a regular monthly service. This was the beginning. At the present time there are

NORD ALEXIS, THE AGED BLACK PRESIDENT OF THE BLACK REPUBLIC

usually some thirty ships of this line around the island. The Company has bought the good will of the Munson Line, and it has bought the Atlas Line outright, vessels and all. Practically, there are no competitors left. But whatever the Hamburg-American may achieve commercially, it also achieves politically. This is a phase that must be recognized, for the Hamburg-American is a German Imperialist institution.

However, the Germans were already entrenched in Haiti, so far as white men could be. They import and sell; they buy and export. They are consular agents for all countries, they are bankers. Perhaps they exploit the natives, and make deals with the government. And they drink good beer, cooled with ice from passing ships, and they drink bad rum cocktails, and wax garrulous and fat. Personally they are fine fellows. One of them may be the only white man in a squalid hamlet of half savage blacks, and any other white man passing that way must feel a real gratitude when from amo dingy hovels he is taken by this pr hospitality into a white man's home voluntary banishment such as this, er many lonely years, a man must be a of hero. More, he must be a Germa almost invariably, he is. No one withhold from him his reward, comme But we cannot forget that, like the Ha American Line, commerce is also a (Imperialist institution. The self-effaci man trader is always the scout of a German army.

THE MARKET AT AQUIN

From the balcony of the one white resident—a German. Showing the negro's primitive methods of barter

There are a few French in Haiti. Americans there are almost non Negroes have wanted us the least of all believed that we had most need of their and they were suspicious. Over the istry in Santo Domingo City the flag half mast when the Dominican Congress the "receivership treaty." The Haitia feared that encouragement to us woul slavery, and the Europeans have helpe

JACMEL, A TYPICAL PORT OF HAITI

nk so with tales of our prejudices and ings. Until last summer we have been ost insignificant of the white men in our sphere of influence. But there is now of a change. The story is this:

ne four years ago a Philadelphia mining t, Mr. E. A. Blanton, Jr., was presented a heavy rock of almost pure copper. nan who brought it said it came from Blanton hardly knew where Haiti be, but the steamship companies and he bought a ticket. He found the of the copper to be a rich mining t, but to get the ore from the mountains coast he would need a railroad. So he d to have one. From that time for ears he and his associates have toiled tly to secure a concession. They had ak down the black Chinese wall. Behind he Germans, who already had a railroad, g more than a spur, from Port au to the Salt Lakes thirty-six miles away. fore the Germans did not want another. More, they did not want the conquest by Americans of the American sphere of influence. The powerful Hamburg-American might suffer too, because if Blanton once gets his ore to the sea he will have his own vessels to carry it hence. In Port au Prince one hears stories of German agents hurrying to Hamburg, and bringing back money to influence Haitian officials against the concession. The steamship line alone, it is declared, spent $250,000 over the island within six months, to this same end. Moreover, it wanted a concession of its own that would embody exclusive privileges in Haitian ports.

But there was Nord Alexis, the aged president. He had said to the Americans, "We don't mind giving you the concession, but we are afraid this will mean giving you our island too." Nord is a dignified old African; and, despite his age, anywhere from eighty-eight to a hundred, he is often too alert to be hoodwinked by the tricky blacks

THE NATURAL LEVEL OF COMMERCE WHEN LEFT TO THE NEGROES

A Haitian market place

PRIMITIVE FREIGHT TRANSPORTATION IN HAITI

ARCHAIC PASSENGER TRAFFIC IN HAITI

around him. The Americans proposed what was good for his country. They talked "good business," and, they maintain, there was no hint of a "deal." But in addition, it was a thing of the greatest importance for American interests generally, and it may be assumed that our own Administration at Washington was not unmindful of the success of the venture.

At last the terms were agreed upon. The bill granting the concession was drawn up, signed by Nord, and sent to the Haitian congress for ratification. Tedious speeches followed. The Germans stirred with the activity of desperation. The lawmakers layed as long as they could. They best k why they did not want to pass the bill, neither did they feel quite safe in def their president by rejecting it. Then had an inspiration. Enough of them home to break the quorum. But just appeared the beauty of dictatorship. N promptly sent his gunboat after the trua and courteously requested every senato come back to the capital. A file of sol bore the invitation. On the return of gunboat, legislation proceeded. August 1 last, the concession was duly granted, and

BETTER ROAD THAN THE AVERAGE IN HAITI

A SIDEWALK OF THE CAPITAL

ONE OF THE LARGEST BUILDINGS IN THE REPUBLIC

American wedge fairly driven into the black Chinese wall.

Construction on the road has begun already. It will be 110 miles long, from Gonaives to Hinche, and also to Gros-Morne. I was informed that it would eventually connect Port au Prince with Port le Paix, and with the Cape on the north, making a total of 300 miles; which, for Haiti, will mean a genuine railroad. Interest on the cost of construction is guaranteed by the Government at the rate of 6 per cent. for fifty years, at the end of which time the Government may buy it in on payment of the principal. The road will pass through the richest portions of the richest island in the Caribbean, where are reported mountains of iron and copper, trackless forests of hard woods, and luxuriant plantations as yet untilled.

Now, then, if the future Haiti is not realized

MIRAGOÂNE, ONE OF THE SQUALID TOWNS OF HAITI

IN THE SUBURBS OF PORT AU PRINCE
Nature's tropical beauty in contrast with the hovels of men

—rather, our future in Haiti—it will be our own fault. Officially, at least, there is increasing confidence toward us. We have but to cherish it by treating a simple and weaker people with honor, and the more scrupulously because they have not always been treated so by the white men who were there before us.

Port au Prince, Haiti.

ARCHITECTURE IN ST. MARC
It looks picturesque but the photograph does not even suggest the lack of paint and repair

A RICK OF DUCKS GETTING UP OUT OF THE WATER

Photographed with an ordinary lens and an exposure of 1-1200 of a second. (See below)

Photographed by A. Radclyffe Dugmore

HE MARVELS OF PHOTOGRAPHY

'SE IN MICROSCOPIC AND TELESCOPIC WORK AND IN MOST KINDS OF WORK EEN THESE TWO; IN SURVEYING GREAT AREAS, AND MAKING ALL KINDS ECORDS — IT HAS POPULARIZED ART AND BECOME AN ART IN ITSELF

BY

HENRY WYSHAM LANIER

IRTY YEARS ago a camera was a rarity. The enthusiast who possessed one carried a mountain of eld and smothered in a tent during ›us manipulation of the wet plates. ar the United States alone made cameras, working with the mere of a bulb or button, and the photo- ›usiness reached the respectable com- total of $20,000,000.

figures, too, do not even hint at the ›nsion of this use of the sun's aid in g exact copies of anything the eye can one were to tell an ordinary business t photography has a more pervading on his daily life than any other one of which we have an authentic he would probably be highly in- s. Yet it is an indisputable fact. Excepting the use of fire and the alphabet (whose acquisition is a matter of misty conjecture), no knowledge man has wrested from the darkness about him has more profoundly affected every branch of modern civilization than the apparently trivial fact that certain salts of silver turn black when exposed to sunlight.

Let us test this in the case of the business man aforesaid. He gets up in the morning and puts on clothing the cut and style and pattern of which is dictated and disseminated from Paris or London by photographic copies. The house he lives in owes its plan and shape mainly to ideas which the architect acquired from study of photographs of other houses, many of them in foreign lands, or details which he has retained by camera studies, and the working plans have been duplicated by the

Photographed by A. Radclyffe Dugmore

THE SAME RICK OF DUCKS CAUGHT WITH A TELEPHOTO LENS

By courtesy of Daniel Draper, Ph.

THE FIRST PHOTOGRAPHIC PORTRAIT

Miss Dorothy Catherine Draper. From a daguerreotype taken by Prof. John William Draper, M.D., LL.D., of the University of the City of New York, early in 1840

MR. GEORGE EASTMAN

Who has done more than any other one man to make photography universal

same means. It is practically certa
our friend has about his residence
graphs of some members of his family
or dead, who live vividly in his min
by the help of these accurate remind
that he has camera copies of some
art which he cannot possess in the
He eats his breakfast off plates whos
have been transferred cheaply and
the china by photographic copies—as

PHOTOGRAPHING THE HEAVENS

By the delicate sensitiveness of the photographic plate to
of light many stars invisible to the telescope have been

case also with the wall-paper on all
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him in snap-shot photographs stirrin
of the day before, with a reality impo
drawings or printed descriptions. Th
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but which demanded an exposure of only
conds. In 1871, the first dry plate was
ed; and, with this and a one-second expo-
photographers felt themselves equipped
ything. To-day, however, a bare quarter-
ry after these dry plates became com-

By courtesy of W. N. Hollinger

A GOOD EXAMPLE OF THE BEST WORK DONE BY THE DAGUERREOTYPE PROCESS

Remarkable for faithful reproduction of the texture of the skin and hair and cloth, and of the expression of the eyes

mercially possible, the scientists photograph Hertz waves in one five-millionth of a second; one of the foremost amateurs of America keeps a sort of pictorial diary of his little girl —"snap-shotting" the child in hundreds of easy, unstudied home attitudes and occupations, so that he has a daily record of extraordinary sentimental, artistic, and scientific value; and the newly invented "Telechirograph" applies photography to the telegraph, light falling through a slit upon sensitive paper and writing a message which is delivered by a perforated band at the rate of 50,000 words an hour.

Things have happened indeed! Here are just a few catalogue-like hints of the modern ramifications of photography.

It is difficult to realize what a social change has been caused by photography. As an annihilator of distance it stands at least beside the railroad, telephone and telegraph. It is not too much to say that the absurd misconceptions which the North and South had of each other in the fifties and sixties, and without which the Civil War would have been an

Photographed by A. Radclyffe Dugmore

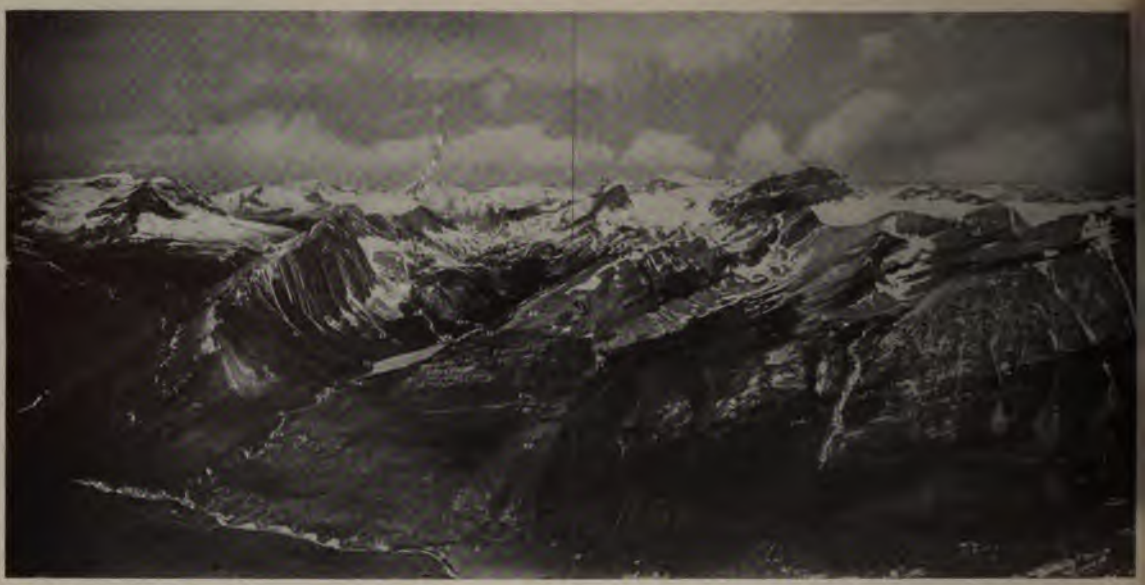
PHOTOGRAPH OF A FISH UNDER WATER

Secured by the difficult process of getting live fish into a tank with glass sides, and photographing them there

Photographed by Julian A. Dimock

A WONDERFUL PHOTOGRAPH OF A TARPON LEAPING

Showing what feats the camera is now performing in nature work



impossibility, could not have existed had the camera been as common then as now. It is pulling the whole world together, for one has a new understanding of the people of other lands after beholding them, even in this way. In the more intimate circles of family and friends, it is not at all fanciful to see a powerful cohesive force in the photographic portraits which amateur cameras have so indefinitely multiplied.

The educator to-day would lose his right hand were he deprived of the photographs upon which geography is mainly based and which have so changed the study of chemistry, physics, nearly all the sciences, indeed. A recent discovery, for instance, permits of reproducing photographically spoken sentences, and allow one to study words and syllables as phonetic phenomena, promising

THE PICTURES ON THIS PAGE AND THE PAGE FOLLOWING ILLUSTRATE THE PROCESS OF MAPPING AN INACCESSIBLE REGION BY THE USE OF PHOTOGRAPHY AND PERSPECTIVE LINES

Photographs of the country to be surveyed are made from several points of view, and the plates marked with perspective lines. From these photographs, by means of calculations from the perspective lines, an accurate contour map is made. The map reproduced on page 7172 was made in this way of the country shown in these pictures

ght on the nature of speech and the
g of this whole subject. Outside of
hools, stereopticon lectures and home
ing vividly before the public all the
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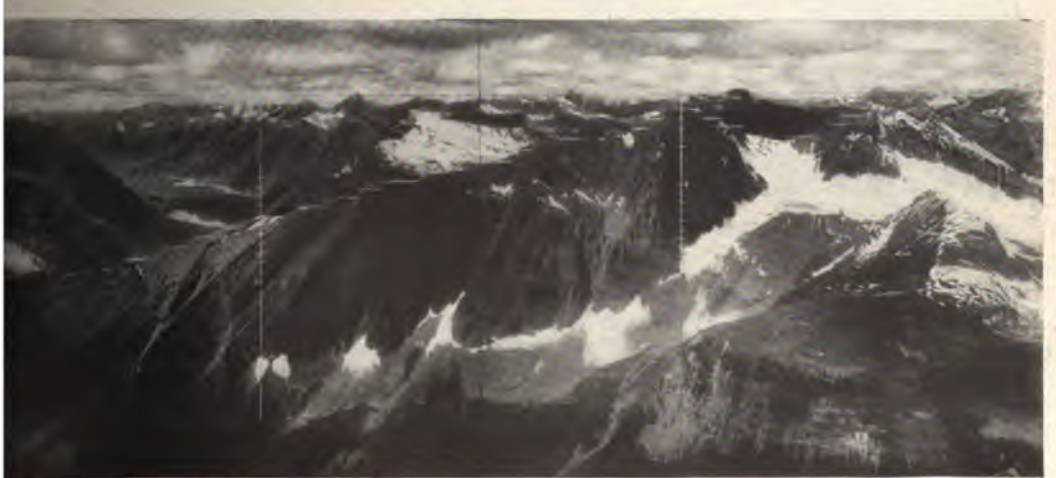
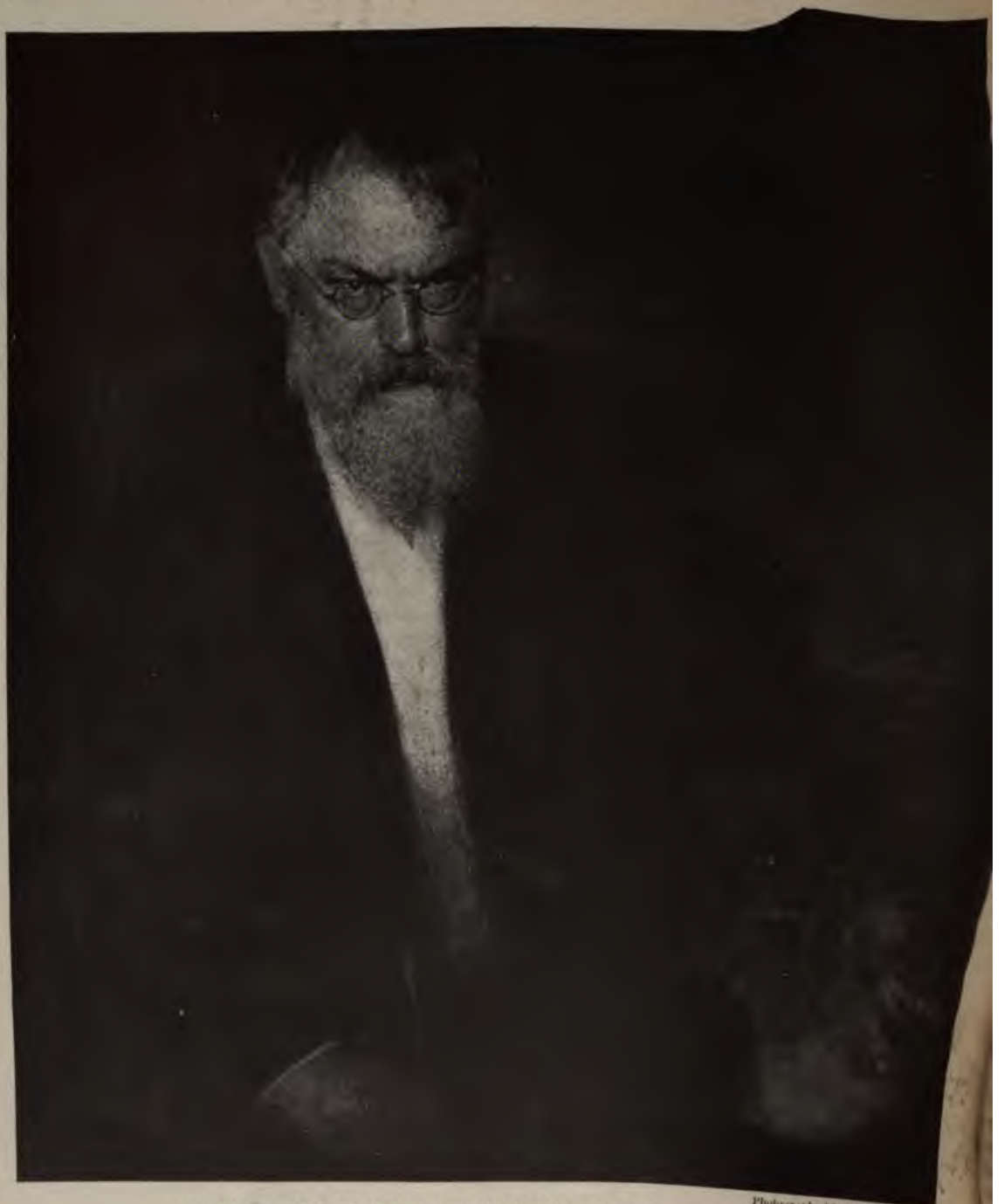
successful magazines dispense alto-
with artists of the brush, pen, and
seeking to transfer, by photographs
alf tones," the scene or person direct
r pages with as little loss of detail as
e. This has caused a marvellous pic-
ffloresence in contemporary literature
he disgust of some literary artists
ls. It is, though, simply a return to
rinciples: man first communicated with his fellows by pictures, not writing; and the appeal of a truthful picture is still more instantaneous and stronger than that of sentences. The reduction in cost has been enormous. Where a single drawing and painstaking wood-cut would have cost, say, $300 ten years ago, the same picture is usually put before the reader now for about $20—perhaps with some artistic loss of color and feeling, but with a great increase of exactness and reality. The photograph is the keynote of the modern magazine and it is supplanting artist's drawings in most fields of illustration except fiction: one publishing house employs three expert men who do nothing but take such pictures at a cost of more than a thousand dollars a month.

That power of any kind will be misused is suggested by the fact that many piracies,





Photographed by Eduard Steichen

A MAGNIFICENT EXAMPLE OF THE "MANIPULATED" PORTRAIT

notably of English cyclopædias and sets of standard authors, have been accomplished with "neatness and dispatch" by simply photographing each page and making a "line plate" direct from it. The foreign weeklies, too, supply some enterprising publishers over here with much excellent free picture matter in this economical way.

The photographer was officially recognized as an artist when, after a hot discussion years ago, Mr. Eduard Steichen's pictures were admitted to the Paris Salon; and some of the achievements of people like him, Alfred Stieg-

rs. Käsebier, Craig Annan, and so on, ir own best arguments as to their artis- alities. It is a little peculiar, by the hat with the wonderful advance in pho- hic power of expression, in manipula- nd in range of effects, the best portraits ay should fall far short of the dague- es of fifty years ago; yet this is beyond n. Mr. George Eastman, for instance, irtually controls the photographic in- in this country, tells how a certain t photographer was recently showing amples of his work. One portrait l Mr. Eastman's special enthusi-

l That is a fine thing," said he.
s," observed the artist somewhat awk- . "That's a copy of an old daguerreo-

hotographer has succeeded in equaling pth and brilliance of this process, now tely abandoned because of its difficulty e fact that it produces only one copy of cture; and it is interesting to know prominent photographic worker has completed a plan for rehabilitating an ed form of daguerreotyping as a com- l process. But modern photography has uted immensely to art. It has diffused ast a knowledge of the great works of ll ages: all the critics and essayists and iasts that ever lived have done less to he standard of popular taste than the copies of paintings, sculpture, archi- l triumphs and what not, that can now chased all the way from a cent apiece Moreover, the camera has taught the many things. Compare the drawings es in motion to-day with those even by atest painters before Muybridge made olutionary "moving pictures" of gallop- mals, and you will see that artists had rned in thousands of years to see the n this case until they were placarded their eyes by photography. This is e of numberless details. As a positive ution, artistic design has been im- ly enriched by the camera studies of ed snow crystals, of electrical flashes, ves and flowers and natural forms of sort. By what is known as "photo- " bas-reliefs are made in medallion from life with two exposures; and the eager workers in color photography will less give the world before long as perfect reproductions of natural colors as they now secure of form.

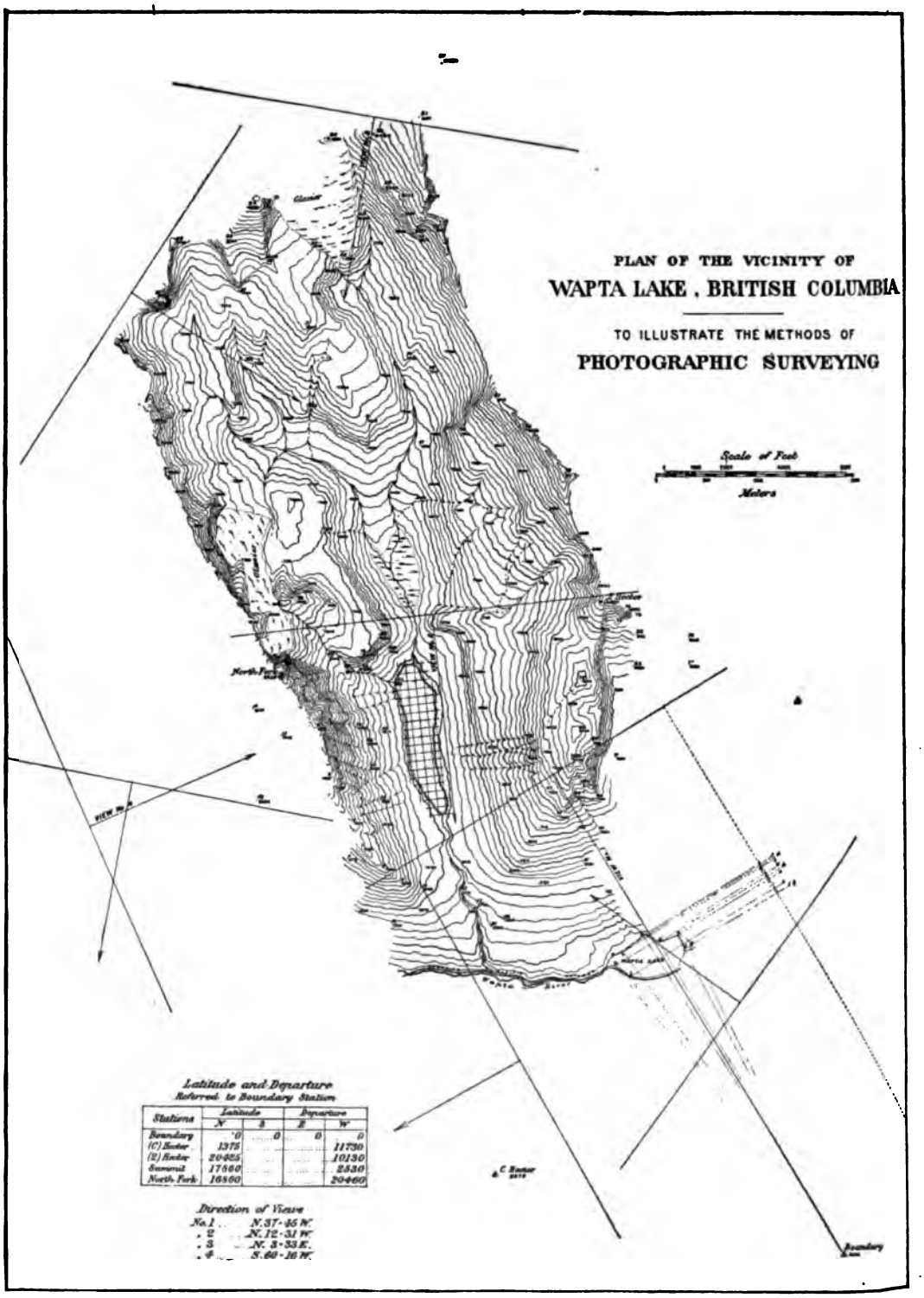
But photography has also its utilitarian part in art. Engravers of great art works now use plates on which has been photographed the subject they are to reproduce. The sculptor causes an illuminated image to be projected on a wet slab of clay, thus guided, models in bas-relief a portrait at a speed that would otherwise be impossible. These are mere examples of the practical employment of photography in furthering art labors.

THE CAMERA FURTHERS SCIENCE

Historical methods have been reconstructed by the photograph. Not only has it made available to scholars everywhere the exact manuscript records of antiquity but it has assisted in numberless ways to confirm or destroy historical traditions. The last half century is on an historical basis absolutely different from that of the preceding centuries, because of the wealth of photographs of people and places. What would the student not give for a few photographs of Babylon in its glory, for portraits of Alexander the Great, of Julius Cæsar, of the Nazarene who cut history in two by his mere advent on earth? And the exactness and precision of the photograph has reacted upon the writers with a curbing of imagination that might have bothered Herodotus, but which typifies the whole spirit of the twentieth century. History and civilization have alike progressed by reason of the amazingly realistic presentation of the ghastly horrors of the war between Russia and Japan: the whole world has received a new impetus toward peace from contemplating these horrors as vividly as if they were actually occurring before the eyes of every individual.

Photography is actively employed in securing and perpetuating records of the actual conditions of savage life where civilization has not yet come, and the possession of such records has enabled students of social institutions to arrive at clearer and more exact conclusions about aboriginal conditions. In the historian's laboratory as elsewhere photography has rendered efficient help.

In science one finds the same thing: the camera gives us the first accurate map of the moon; it discovers new worlds through the telescope; it learns of the mysterious upper air by studies of clouds and atmospheric transparency; it records geological changes



A MAP MADE AFTER A PHOTOGRAPHIC SURVEY

THE DISTRICT HERE MAPPED IS THAT SHOWN IN THE PHOTOGRAPHS REPRODUCED ON PAGES 7168 AND 7169

s the student formations from every of the globe; it copies the Rowland opic gratings with 14,520 lines to the reports earthquake disturbances and the tilt of the earth; it reproduces paleograph manuscripts so that the ng second writing is invisible and the t appears as it was thousands of k, before the second inscription was er the original one. In Canada and 26,000 square miles of inaccessible wilderness has been accurately surnd mapped by the photographic erfected by Dr. Deville, the Dominveyor General—at a cost under $10 mile, and with an accuracy of en in the most rugged country, "only y the scale on which the map is Over and over the camera has to the scientist what his eyes have catch.

CAMERA IN STUDYING NATURE

reat public has really become acwith nature through the work of imates who have photographed the bird and woodcock on their nests, and flowers and animals and insects re in the woods and fields. The last have seen the creation of an entirely l of nature illustration, infinitely in of anything which had been done beginning of the world. Audubon eat genius: yet there are to-day a en and women in America who are hotographs of birds that excel his rk in value to both the student and d.

evote themselves to nature photogr weeks and months. Mr. Herbert ecently described the difficulties of hotographs of egrets in the nest. s were high overhead in the cy-Without climbing-irons, he managed a slender tree, where forty feet above nest hung in the crotch of a rotten ept by gusts of wind. The flashtographs of wild animals taken by hillings in Africa were secured at risk to life as any that is run in big game. Skill, patience and courindispensable to the results that camera so valuable in nature study. ctor uses the camera to follow the of disease; to study the interior of the throat, stomach, and eye; to show classes just how the greatest specialists perform particular operations; with the X-ray and fluorescent screen he locates fractures, lesions and internal foreign bodies, and diagnoses affections of heart or lungs; with the microscope's aid added he records bacteriological observations which have revolutionized the whole modern system of medicine.

In law, the value of the photograph was long ago recognized: it is frequently introduced as evidence, and reformers have found a most powerful legal argument in photographs of official law-breaking. In more than one case a will has been found valid because under the camera the necessary signature appeared, though invisible to the eye; and the Bertillon system of identifying criminals uses photographic details freely.

The newest use in war is to photograph the enemy's troops or defenses by a camera raised hundreds of feet in the air by a balloon or kite, thus obtaining accurate information at a distance of ten or twelve miles. Views of the country to be fought over and pictures of fortifications are invaluable. The expert determines by photographs the velocity of projectiles fired from a gun, and the course and speed of torpedoes; and he records their effects in the same manner.

COMMERCIAL USES OF PHOTOGRAPHY

When one comes to industrial and commercial uses, the list is endless. An ingenious German gentleman now supplants the tailor's measurer and measures a man for a suit of clothes by photographs. The latest improvement in the phonograph is a system by which a photographic film records the motion of a sensitive flame, and the variations in intensity in the band thus obtained are made to cause variations in a telephone circuit, reproducing the original sounds much more clearly than by former methods. The tunnel builder and railroad contractor not only keep in touch with the progress of the work, the conditions, and the effects of blasting, but provide against damage suits by "before and after" views. In many factories, sample books are made photographically, showing exact construction, design, wood and finish.

One might go on indefinitely, but enough has been outlined to give some hint of the part the camera plays in every material branch of human activity.

FRANK DAMROSCH, AND A GREA SCHOOL OF MUSIC

THE "GREAT DEMOCRAT" AMONG MUSICAL DIRECTORS, WHO HAS SPENT AN UNSELFISH LIFE IN DEVELOPING A TASTE FOR MUSIC IN AMERICA BY TRAINING THE CHILDREN IN THE SCHOOLS AND LARGE CLASSES FROM AMONG THE PEOPLE—TWENTY YEARS OF SERVICE, CULMINATING IN THE ENDOWMENT OF A GREAT SCHOOL

BY

E. N. VALLANDIGHAM

FRANK DAMROSCH, as director of the new Institute of Musical Art, stands on one of the heights to which his eyes have been directed almost since boyhood. This new school, the earliest American conservatory of music organized with the distant aim and breadth of plan of the best European institutions of the kind, is the concrete realization of early hopes. It is for the moment the crown of a life deliberately and unreservedly given to the promotion of musical culture in America. Hitherto, indeed, New York City rather than America has felt the impulse of his steady purpose, but hereafter, as director of the new conservatory, he and his aids will help to make New York more than has been possible before a centre of musical culture for the nation. The new school is another stride in the city's imperial progress toward its great place as the capital of the Western world.

Fate and instinct luckily withdrew Mr. Damrosch in youth from a business career beyond the Mississippi. When he returned to New York, less than twenty-five years ago, it was to find his father, Dr. Leopold Damrosch, near the end of a life singly devoted to music, and his younger brother Walter already a musician of distinction and promise. It was like a return to his native element. As a lad he had lived in the midst of music, and now he found himself more than ever surrounded by its influences. His marriage strengthened his musical ties, and he settled quickly into the place that was naturally his.

Although Mr. Damrosch chose for himself the hard task of a teacher, and later of a conductor and trainer of large choral bodies, he always had in mind not only the work immediately in hand, but the fine aim of developing a sound and widespread musical taste in the city that was to be his home. H easily have coined his native powers widening reputation into dollars, chose of set purpose a higher place usefulness, and this purpose he has ke ily before him through more than years of exacting toil.

What he saw in New York, accordi own account, was a vast community tongues and races in which a comp few persons were cultivated—if a over-cultivated—musically, and the little moved by the best music. T palate of the rich opera goer craved what is great in music, but also wh sational. A noble opera fitly rend not enough: it must have not only th of costly scenic setting, but the flash on the stage and in the boxes, the pr world-famous voices that commande large enough to dower princesses.

A few of the wealthy, indeed, occasionally at private concerts in t houses, a handful of intelligent lovers One millionaire gave the most disti entertainments of the kind in his library, an apartment where the gu hanging upon the walls a dozen d Rembrandts while they listened to t of an orchestra unsurpassed in i There were other private concerts simply appointed houses, and th genuine lovers of music in all parts of But there was no great musical pub ment demanding what is excellent looking first for what is sensationa city went its own noisy way, busied ceaseless toil for material things an tially deaf to music.

Mr. Damrosch's ambition was, to r

rt population and rouse it to music. a foreigner by birth, but essentially rican in spirit—a democrat, perhaps quite knowing it. He came to feel w York's many-tongued races had in e elements of a wide public taste for musically fine, that here were ears es, thousands upon thousands, that trained, refined, cultivated. Look- it him upon all sides, he saw that the nt which he sought to lead and direct truly popular. Out of this dis- y American thought came the Peo- ging Classes and the People's Choral Mr. Damrosch turned his back for ent on the wealth of the town, with c lovers of varying intelligence and is direct appeal to the masses. This movement is now in its fourteenth d Mr. Damrosch's appeal has met le response.

e organization and instruction of the Classes and the Choral Union Mr. h gave his time, with uncalculating ty, free of charge. He found enthusi- ls glad to do the like. The Singing recruited mainly from the simplest f city and suburbs, were trained to tion and the enjoyment of music. The n cents a lesson just paid the rent of d provided apparatus. All over the suburbs, Mr. Damrosch's willing aids classes at night and on Sunday in the of music. Sunday after Sunday he nest hundreds in the great hall of Union.

picked pupils from the People's came together in the Choral Union, a laboriously trained by the director, spiring personality instantly won the stic affection of the pupils. A great was here trained to render with pre- d fine effect the noblest compositions. years since the Choral Union was between 25,000 and 30,000 persons me under instruction, and music has a prime interest in thousands of homes e before almost strangers to the fine t last the foundation of a sound culture was laid with a broadly base. The city was waked to music. ng was splendidly democratic and n.

amrosch had set the great East Side But this was not enough: he would also set other social classes to listening, and they should hear only the best. He organized the Society of Musical Art, the object of which is to cultivate a taste for excellent choral singing, and the lovely music of such composers as Palestrina, and the other great makers of sacred song and chant.

It has always disturbed Mr. Damrosch's sense of fitness that the noble concerts of the Society could not be heard in a proper setting of ecclesiastical architecture. He reached the greater part of his aim, however, in filling Carnegie Hall season after season with a hushed and rapt audience, come to hear the old music of the church rendered without accessories of scenery or costume. Music lovers responded to the endeavor of the Society. Its few concerts were instantly recognized as among the great musical events of the season, and strangers journeyed long distances to hear them.

Not content with what he had thus done for adult music lovers, Mr. Damrosch now undertook, in what he called the Symphony Concerts for Young People, to develop and guide the musical taste of children. He was anticipating the future, training a new generation. In these concerts as in all his entertainments, only the best music is presented. Here as elsewhere, he has kept steadily in mind the thought of musical culture. He had been teaching small classes of children as private pupils. He had helped many mothers to the best method of bringing the highest musical culture into the home. The concerts supplanted all this. They were always preceded by a short explanatory talk —not a lecture—which prepared the young people for what was to come, and the hushed attention of the audience showed how effective was the preparation.

And now, just as the Children's Concerts were under way, came to Mr. Damrosch an opportunity and a temptation—a temptation that a man less devoted to ideals and more concerned as to the material rewards of his profession, would easily have put aside. It was in fact an opportunity to impoverish himself, and in strange contrast to the rage for wealth, he yielded to the temptation and seized the opportunity. Thus far his varied activities were not making him rich, and the unfledged youth inventing a flying machine that went on the ground or attempting to corner the pork market attracted more

attention. While he was putting immense energy and enthusiasm into his work for musical culture, he was earning his daily bread by the laborious instruction of private pupils.

It was now that there came to him a committee of men unselfishly interested in musical culture to ask whether he would undertake the direction of musical instruction in the public schools of Manhattan and the Bronx. Would he give four hours of his day in return for a salary confessedly inadequate, but as high as the city could be induced to pay? The real struggle came, however, when they represented that in order to obtain the place he must apply for it. He would not seek an office. The medical and educational societies in the city then asked that he be appointed, and thus the difficulty was surmounted.

He was to give to the city his time from nine to one o'clock. The rest of the working day was to be his own. In less than a month, he had dismissed all his private pupils, and soon he was occupied in his new work upon most days from nine in the morning to six in the evening. Mention of money seems sordid in connection with such a career, but since he entered upon the work of the city in 1897 he has foregone more than $20,000 that he could have earned by private teaching. His reward has been the response of the schools to his touch. The choral singing of the school children has vastly gained in sweetness and correctness. To put the matter in a sentence, Mr. Damrosch, whose sole source of income was his skill as teacher and director, deprived himself of nearly $4,000 a year for the privilege of reaching and moving the largest possible audience, the half million school children of Manhattan and the Bronx. This, too, was nobly democratic and American. He gave up his work in the schools a year ago, but the influence of it will be felt perhaps for generations to come.

But there came now the realization of another ideal—the establishment of an endowed school of music in New York broadly planned to promote the highest musical education and culture. The school must be endowed, because its fees could not be large and yet its work must not be hampered nor restricted. It must attempt and accomplish important things. For the past six years Mr. Damrosch has been seeking the fit man to endow such a school.

He found him at last in Mr. Jame son of the late banker Solomon Loe Loeb is a Harvard graduate, an in lover of music, a Greek scholar of accomplishment, and a man of wide culture. He offered to be one of ten scribe $50,000 each to the endowme: But the fund grew too slowly for h he subscribed himself the half millio: ther aid and promise of aid came— Institute of Musical Art was founde a year, Mr. Damrosch devoted hir organizing it, and its doors were op October, 1905. The founders thoug they would do well if they began wi pupils; 350 were en lled before the the first week.

"Simply stated," says Mr. Damros objects of the Institute are to adva art of music by providing for stude highest musical instruction in all its b —practical, theoretical, esthetical, to age endeavor, reward excellence, and g to promote knowledge and appreci the art in the community."

Here again, as director Mr. Dam furthering the accomplishment of his cherished ideal. As assistants or fu of his work, he will have some of th musicians and teachers of music in and America. Mindful of the youn whom he now is forced to desert, provide a special summer course in tl tute for directors of music in the schools.

The Institute of Musical Art is well at No. 53 Fifth Avenue, in the ample nified mansion that the late James may be said to have built round h private library. Outwardly distir only by its fine mass and proportic house has rare beauty of Gothic decoration. Such architectural ch and such literary associations make cially fit for its new use. The groi ings, the carved mantels, rich yet the fine staircase, the ample rooms, a semi-ecclesiastical suggestion—ma house a worthy temple of music. Th ing is admirably lighted, and it has adjunct of a charming garden.

Here then, is the crown of a nota useful career. Mr. Damrosch would last man to speak of his ideals as r but looking backward, he and those wh

he has sought, can see the course that is run leading to this end. The begin- of popular musical culture broadly ı, the needs of the cultured few lifted atisfied, the children of rich and poor awakened and trained, and at last the s provided for such musical instruction for amateurs and professionals as America has never before had—this is the summary. It means much—more perhaps than the bare facts seem to mean. But the man who has accomplished these things still has essential youth, with fire and enthusiasm, and their power for continued work.

IE DIPLOMATIC MASTERS OF EUROPE

E DEPARTMENTS OF FOREIGN AFFAIRS OF ENGLAND, GERMANY, AND FRANCE, D THE MEN WHO ADMINISTER THEM—THE GREAT PERSONALITIES IN DIPLOMACY

I. THE BRITISH FOREIGN OFFICE

BY

CHALMERS ROBERTS

IS not often that the man in the street has his attention directed to that section of the big government building havs entrance opposite the Prime Minister's in the narrow little alley which is one of ıost widely known streets in existence— ıing Street. But the reshifting of forces, ıtrance into world politics of the young ican giant; the miraculous transforma- ıf an ancient yellow nation into one that ıodern of the moderns, the removal, for ıeration at least, of the awe caused by nic menace—all these things have turned ttention anew to diplomacy, have perraised it again to something like the old on it had before ambassadors became y messengers at the ends of cables or ;n ministers made public opinion dance eir wills with the aid of journalism.

ORGANIZATION AND ROUTINE

foreign office is not like other governal departments, for its misadventures ɛldom obvious. Its fatal errors are subd to no inquests, its smaller blunders are ven heard of. The naked truth almost sees the light of day, for Blue Books are ılly edited for present-day politicians and ɔsterity. Its greatest Foreign Secretary of me, Lord Salisbury, was peculiarly fitted aintain old methods, "Olympian Jove lf was not more aloof from the common rns of men." There the Foreign Office s, in pressing need of remodeling. It is filled with and hampered by a clashing of controls and powers. To give an example, all affairs of India proper rest with the Indian Office, yet spheres of influence in China, Persia, and Siam are in the care of the Foreign Office, while Ceylon and Hong Kong are under the Colonial Office. Africa, with its avowed protectorates, its semi-colonies and its "occupations," is a complete jumble of administrations; and all over the map of the world are red patches of territory which the Foreign Office has to administer in flagrant extension of its proper powers.

The first officer of the Crown to bear the present title of Secretary of State for Foreign Affairs was that attractive statesman, Charles James Fox. But his duties can bear little comparison to those of Lord Lansdowne, who controled and influenced for centuries to come the vast interests of the greatest empire the world has ever seen, or of the new Secretary, Sir Edwin Gray. Contrary to common opinion, it is a very hard worked office, never sparing itself late nights nor loss of holidays or Sundays. Obsolete methods do not necessarily accompany sloth, but they may of themselves increase labor.

The Foreign Office as at present constituted embraces the Secretary of State for Foreign Affairs and five assistant secretaries. One of these is the Permanent Under Secretary for Foreign Affairs and it is he who is really responsible for the administration of the office proper, remaining in place through changing

administrations, often becoming so familiar with pending affairs that he has to be sent as the only available ambassador to carry them through. In this way was Lord Pauncefote sent to Washington, and Lord Currie sent to Constantinople over the heads of the rank and file of the service, who had all the claims of seniority in active service. Another assistant is the Parliamentary Under Secretary for Foreign Affairs, whose duty it is to represent the Office on the floor of that house of which his chief is not a member. He is a political member of the Government and may have had no connection with the office before. The other three assistant secretaries are heads of different departments.

The Foreign Office is divided into ten Departments. Five of these are purely political, and deal with diplomatic interests in Eastern Europe, Western Europe, Asia, Africa and America. Two more, the Library and the Treaty Department, are partly political; the remaining three, the Financial, the Consular, and the Commercial Departments are wholly non-political.

The Commercial Department deals with questions of trade and of sanitation such as quarantine; it has charge of the early stages of commercial treaties; it looks after the arrangement of tariffs and copyrights and the protection of industrial property abroad. Both commercial and political treaties go for final drafting to the Treaty Department, where important political conventions originate. This Department has charge also of all questions of ceremonial, procedure, naturalization, extradition, commissions, and diplomatic credentials, and of British and Foreign orders, decorations, and rewards.

The Librarian and Keeper of the Papers has the custody and indexing of all correspondence and confidential papers, and the furnishing of information to the other Departments. His manuscript files are kept for forty years and back of this he has more than 100,000 bound and printed volumes of records and special information.

The Consular Department has all it can do to marshal and supervise the work of the great army of British consular officers throughout the world. The Financial Department has charge of estimates and accounts, it controls salaries and pensions, and superintends the work of the King's Messengers for both foreign and home service. This is but the surviving remnant of a force wl years ago was three times as larg facilities for rapid and secure comm have so increased that now only ei Messengers for foreign service are these only carry bags to the more capitals, where the volume of corr is too great to be ciphered. Not or secure immunity for communicat the inquisitive inspection which tinental governments, at least, be letters passing through the ordinar they also usually deliver their bag advance of the regular mails. Tl the King when he is abroad, carr and forth all the documents necess inspection or signature.

The general staff is divided into t clerks of the political or diplomati ment, and second division clerks. chosen with great caution. Such now less in the nature of personal in the hands of the Foreign Secre bestowed solely upon the sons of f still more or less the case in the service proper. Four of the est clerks reside permanently at tl Office to open all letters and, mo larly, to decipher all cables arrivin They remain at the office in turn c and holidays so that the Foreign be said never to close.

The second division clerks have the routine and non-confidential wo not required to undergo the same tion as those of the first class. recruited from the ordinary ranks service and seem generally worth scientious, but it remains a warnin ing Street, that in 1878 one of then copy of the secret Anglo-Russian and sold it to an evening newspape

All correspondence therefore go the heads of Departments, who read and "minute" it. This system of n gestions on the back of important goes on until, with all its notes, it co hands of the King, who in his mi all important foreign papers (w nically are submitted to him only i is able in no small degree to influ politics. But it is sometimes l communications can be answered. tion must often be had from the Li the subject, and the widespread

g interests of the empire in different he world may require its submission is cabinet ministers, and even to atives abroad. If it is foreign the 's must frequently be called in, s a strong feeling of social caste in gn Office. Clerks hold themselves to the ordinary mortals of London nd in turn are looked down on by mats. Even when a clerk by temchange holds a diplomatic position, i social recognition only by sufferance.

IGLAND'S CHIEF DIPLOMATIST

cribe in one word the most charac- oint about the present Secretary for Affairs, one would say tact. His dliness is his supreme gift and makes mber even the slightest intercourse . He owes to his French mother n his beautiful facility in her native ut even that is no small attribute. shmen are notoriously bad linguists. i Englishman speaks French, the of which he often knows perfectly quite correctly, one seems to see the an English primer. Lord Salisench was of this sort. So is that of it Prince of Wales, though his father might pass anywhere for a Parisian st cultured speech. About linguistic uch misinformation is circulated in where ignorance of languages is We had not long ago an ambassador f whom newspaper mention was selle without some remark about his y in French. It is uncommon r an American ambassador to speak any foreign language, and this one all the credit his halting ability cart when I heard him attempt a short i French, I wished that those newsn at home could have listened to the . With Lord Lansdowne, howhears the language given all the oice and care which it receives from d creators, and in whichever tongue s, you feel at once that he would you a kindness than offend you by or, what in a great officer is worse ertence.

to his native ability, moreover, he xperience of such important posts as of India and Governor General of No man can come through such service untried. He is a respected and popular landlord, even in Ireland, where tact as much as kindly intention is necessary, if not more so. Yet he can be firm enough when occasion demands, as there is ample evidence; and he can be even bitter, as witness his great controversy as War Secretary with Lord Wolseley. He once came very near to a more intimate association with us than he has so far had, for at a time when it was expected that Lord Pauncefote would retire from Washington because of the age limit, Lord Lansdowne (I had good private information) was seriously considered to replace him. At that time, his colleagues could have paid no higher tribute to his ability.

The great blot upon his public record is easily his failure in the War Office, the grave of many reputations. The lack of information and preparation shown by his Department at the commencement of the Boer War was all but criminal—although in hopelessly underestimating the situation he had the satisfaction of much company both in the Government and out of it. That he worked desperately when the mistake was discovered is everywhere admitted; but it was too late. Only in a close corporation like the British Government, where colleagues stand or fall together, is promotion for failure possible; the holders of place must maintain, as their chief defense, the cloak of collective responsibility.

Where government departments are closely related, it is often well to change cabinet officers from one post to another. Just as at home we have now for Secretary of State a former Secretary of War, so Lord Lansdowne, now in the Foreign Office instead of the War Office, knows well from experience what support he can demand and expect from Pall Mall—far better (to cite an apt instance) than did Mr. Chamberlain when he blundered into the Boer War. When Lord Lansdowne was first transferred, however, Lord Salisbury was still on hand to advise. Lord Lansdowne does not combine with his other qualifications that of a great despatch writer, but perhaps Lord Salisbury effectually spoiled readers of British Blue Books. I have before in this magazine spoken of the wonder and delight of reading the records of the late Foreign Minister; and one misses greatly the beauty of style and the illustrative, biting sarcasm of the older chief. Yet on occasion the pres-

ent minister writes an admirable, though cold, formal, and temperate despatch, that clearly fixes responsibility and outlines, so far as is deemed proper, the intentions of his government. He shows the same manner to foreign diplomats, whom he receives regularly once a week and specially when occasion requires. They all pay tribute to his tact, his candor, and his dependability.

LORD LANSDOWNE'S WORK IN OFFICE

It is too early to pass judgment upon the record he has made in Downing Street. In his dealings with us, such as are open to the light, like the negotiations over the Panama issue and the Clayton-Bulwer convention, he showed a firm yet conciliatory attitude and effectually placed with us the responsibility for whatever irregularity of conduct the course of the Senate at that time displayed. In the Far East, where British interests alone were concerned, it has been charged that he too often imitated Lord Salisbury in surrendering rights that the Government had asserted, rather than support them with war. But after all he has effectually protected them, for the present at any rate, in the first and second treaty with Japan, for the former made the defeat of Russia possible, and the latter opens a wide and wholly new chapter in Great Britain's Far Eastern policy.

But the latter engagement, we must concede, will be the tragedy of Lord Lansdowne's ministry if it prove not to be its masterpiece; and there are some who believe the same about the French understanding. Critics of the recent diplomacy insist that England has ceased to be a self-sufficient power, and that, moreover, in the Japanese alliance, she shows herself to be "a bad European"

That Lord Lansdowne's understanding with France, his settlement of the long-standing Egyptian muddle, and his influence with both Spain and Portugal in favor of French colonial hopes in Northwest Africa, have each stood the test of time and of German attack, is now quite evident. That it has led the way to better, even hearty, feeling between the two greatest democracies of the old world is no small achievement· and to this latter fact the "plain people" of both countries have lately given overwhelming evidence. But what is beyond these results (that are gratifying but may mean little when later the final ones are weighed), it is too soon to guess.

A competent and even strong comp assistants aid Lord Lansdowne. The permanent Secretary for Foreign Af Sir Thomas Sanderson, who has spent in the office of which he is now practic head, having been appointed to a junio ship in 1859. He has risen steadily a had all manner of important exp One of the earliest of his posts was assistant agent at the Geneva Con over the Alabama Claim. He ha private secretary to several foreign ters, the greatest of whom were Lord and Lord Granville. It has been anno however, that he will retire from thi early in 1906, and that he will be suc by Sir Charles Hardinge, now Britis bassador to Russia.

The Parliamentary Secretary for Affairs is Earl Percy, eldest son to th of Northumberland. A spokesman lower house is necessary, since it is al unwritten law that the Secretary for Affairs shall sit in the upper house thus removed from the interfering int tions of the Commons. To answer suc tions according to instructions from h and the needs of the public service is the duty of the Parliamentary Se Earl Percy's predecessor was the Marquis of Salisbury, who, as Lord bourn, held the post until he succeede title; for the sons of an earl, a marqu duke, who bear only courtesy titles, peers, not elected to the upper hous the right to election to the Commons, n standing their misleading titles.

Lord Percy is one of many of his cla are intelligent and industrious youn anxious to serve the State to the best ability even though their station in life them quite above any struggle for p reward. In this feeling of the duties nobility on the part of the British pri classes rests the strongest defense monarchial system as it exists to-day. Percy has been a Member of Parl for South Kensington for some yea formerly Under Secretary for the Office, and holds many offices of tance.

Another brilliant Under Secretary f eign Affairs is Sir Eldon Gorst, eldest Sir John Gorst, who has won knighth his own account because of his able

ı Lord Cromer in Egypt. Practically ıle term of service as a diplomat has ent in Egypt, and he has had a large ı the wonderful rehabilitation of that · under British rule. He was called .t the time of the negotiations with France over the long-standing French objection to the British occupation, and, rumor has it, in order that he might be prepared by home service to succeed Lord Cromer when that great proconsul shall return to a well-earned rest.

II. THE CHANCELLOR OF GERMANY

BY

ADALBERT VON DÜRNSTEIN

HE success, as Germany regards it, that she gained in the controversy with France about Morocco, raised ncellor of the Empire, Prince Bernhard low, to a high rank among European en. He is regarded at home as the ıt statesman in Europe and the keeper world's peace.

e von Bülow has had a remarkable and has reached his position in the face ıdable difficulties. He does not belong of the great families of Prussian or ı nobility, but was born the younger . poor country gentleman of the lowest nobility. He was educated by the Professor Daniel, and at the universi- Lausanne, Leipzig, and Berlin. The German war broke out while he was ıniversity student, and he abandoned ıies and hurried as a volunteer to fight ranks as a common soldier. He was in a regiment of hussars and dis- ıed himself by his bravery in several

e end of the campaign he received the oss for conspicuous courage in face of ny, and was promoted to be an officer. . brief military career, however, he ıed the army and entered the Prussian vice, where he gained three years' ex- : in various administrative capacities. ıge of twenty-six—that is thirty years : left the Civil Service to enter di- y. In the diplomatic service he was at Rome, Paris, and St. Petersburg, vely, then German Minister at Bukha- l finally German Ambassador in Rome.

DRAMATIC RISE TO HONORS

succession of diplomatic posts enabled obtain a thorough understanding of ıional affairs and of the situation among the powers of Europe. In Rome, both as attaché and ambassador, he had ample opportunities for studying the wonderful intricacies of the diplomacy directed from the Vatican, and the innermost meaning of the suppressed hostility between the Papal court and the Quirinal. As attaché at St. Petersburg, he was able to obtain an insight into the peculiarities of Russian statesmanship and diplomacy which have proved disastrous to so many ministers of other countries. As Minister at Bukharest, he was in the thick of all those fascinating intrigues and political complications which characterize the Balkan States; while at Paris he was able to obtain a wider view of the diplomatic methods of western countries.

When von Bülow left the German Embassy at Rome, he was nominated by the Kaiser to be Secretary of State for Foreign Affairs; and in 1900 he quitted this important post to become Chancellor of the German Empire and simultaneously Prime Minister of Prussia. During his secretaryship for Foreign Affairs, the Kaiser raised von Bülow to the rank of count; and recently the grateful Emperor created him a prince. Each advance in Prince von Bülow's career was made with a dramatic suddenness.

When it became necessary, eight years ago, to appoint a new Secretary of State for Foreign Affairs in succession to Baron Marschall, no one in Germany had the least idea that the comparatively young ambassador at Rome would be selected for the position, in preference to so many older and better-known contemporaries. It was the Kaiser himself who personally chose von Bülow to fill the position.

Speaking with characteristic bluntness to the Chancellor of that time, Prince Hohenlohe, he said, "We want new blood in the Foreign

Office. Count —— is too old-fashioned; Baron —— has no originality; our ambassador at —— is a clumsy fool." Thus he ran over a dozen names. Finally he exclaimed, "Our man at Rome would make the best Foreign Minister. His diplomatic *finesse* has often attracted my attention. He has worked wonders in a very difficult position at Rome, where unusual tact and discretion were required. He has never made a mistake. I will make him Secretary for Foreign Affairs!" Two hours later Herr von Bülow, Ambassador at Rome, received the following curt telegram:

"His Majesty the German Emperor has been pleased to appoint you Secretary of State for Foreign Affairs, with instructions to take up your duties with as little delay as possible."

Within a few hours the amazed ambassador was on his way to Berlin to start work in his new capacity. An amusing story is told about his removal to Berlin. The German Embassy at Rome is a magnificent old palazzo of colossal dimensions, one of the most magnificent residences in Europe. The official residence of the Secretary in Berlin, on the other hand, is a small unpretentious building, which resembles nothing so much as the lodge of a humble gatekeeper on a large estate. In Rome Herr von Bülow had an Italian chef whose culinary art inspired Roman society with enthusiasm and a strong desire to dine at the German Ambassador's table. When he was told that his master was obliged to leave his palatial residence in the Italian capital and move to a small house in Berlin, he was under the impression that misfortune had overtaken the family; and coming to Madame von Bülow he said, with a low bow, "Signora, you need not be afraid; I intend to stay with you. A faithful servant does not desert his master in distress!"

One of Herr von Bülow's principal achievements as State Secretary for Foreign Affairs was the conclusion of the affair with Spain regarding the groups of the Caroline, Pelew, and Marianne islands, which gave great satisfaction to the Emperor and resulted in the promotion of the Secretary to the rank of count. The promotion took place in a typically modern way. The news of the termination of the South Sea trouble was telephoned by the Secretary to a high officer of the imperial household at the palace in Potsdam, some sixteen miles away. Five minutes later, the telephone in von Bülow's study rang, and the same officer said, "I am ordered to inform Your Excellency that His Majesty confers upon you the title and dignity of a count of the German Empire!"

The Count became a prince in an equally sudden and curious manner. When the Moroccan controversy had continued two months, it still seemed that Germany might emerge from the dispute with scanty success. In this controversy, von Bülow's diplomatic skill had been pitted against that of M. Delcassé, the talented statesman who had directed the foreign affairs of France with conspicuous success for seven years. Delcassé was regarded as the most able foreign minister in Europe, and it was a difficult task for Count von Bülow to compete with his consummate diplomatic ability and knowledge. Von Bülow, however, worked with great dexterity, until he contrived suddenly to bring about Delcassé's dramatic defeat. His retirement into private life followed.

When Europe woke up one morning to learn that Théophile Delcassé had quitted office, it could hardly believe the report. The news reached the German Government in the early hours of the morning, and at sunrise a special messenger was sent to the Imperial Palace with the news. The Kaiser, overjoyed, rose, dressed quickly, and drove to the Chancellor's official residence in Wilhelmstrasse, arriving there at six o'clock. His visit had been unannounced, and the Kaiser had the unusual experience of waiting for ten minutes while von Bülow prepared to present himself to his monarch.

Extending his hand impulsively, the Kaiser said, "*Prince* von Bülow, I congratulate you on your success." Von Bulow hesitated and looked questioningly at the Kaiser, who added, "I have created you a prince as a token of my gratitude for your services to my dynasty and the Empire."

THE CHANCELLOR'S DAY'S WORK

Prince von Bülow is an early riser, as indeed everyone must be who works in coöperation with the German Emperor. When the Kaiser is in Berlin, he rides in the Tiergarten Park early every morning, and on his way back invariably calls on Prince von Bülow at the Chancellor's official residence. The Kaiser rides on horseback into the grounds of the Imperial Chancellery, by means of the back entrance opposite the Tiergarten, in the

ratzerstrasse, and von Bülow must be side the gate to receive his Imperial .

this hour the Chancellor must have accomplished a considerable amount k in order to be able to report to the . He rises at five o'clock, and begins rk of the day by going through all the hes which have arrived from German sadors, ministers, and diplomatic agents the night.

ance over the morning paper completes rmation on the affairs of the world, and hen free to deal with the most urgent of his own correspondence. When nperor arrives, the Chancellor is able municate to him the latest develop- in affairs, and Kaiser and Chancellor round the walks of the garden, dis- matters of state. When the weather vorable, they adjourn to Prince von 's study and carry on the conversation s.

hese occasions the intercourse between and Chancellor is entirely free and nd the two talk frankly and openly to nother—not as monarch and subject, two men who have the same object in

n Prince von Bülow differs in any- from the Emperor, he says so, and he ses his opposition in vigorous language. ntly Kaiser and Chancellor drift into mated debate, and in the heat of the ent carry on the discussion in such loud that the attendants in adjoining ante- ers have sometimes fallen into the f supposing that a personal dispute or l was in progress.

n the Kaiser is in residence at Potsdam, von Bülow journeys thither early every g to submit his reports to the monarch. the Kaiser is in the provinces or abroad, ancellor sends him a long dispatch sum- ng those points which he would other- bmit to him by word of mouth. The urse between Emperor and Chancellor exceedingly intimate and unremitting, rince von Bülow is never required to o a decision of any importance without us consultation with the Kaiser.

r communicating with the Emperor ally, or by dispatch, Prince von Bülow s to his study and deals with other of state for the remainder of the morning. At one o'clock, he lunches in company with his wife; and as a rule three or four congenial guests are invited to share the meal. Immediately after luncheon, the Prince reads carefully the leading articles and political information in the newspapers representing the principal political parties in Germany. He does not limit his reading to German newspapers, but extends it to the principal organs of other powers, with whom he, as the controller of the foreign policy of the German Empire, is constantly in touch.

As in other Foreign Offices, a thoroughly organized staff clips all interesting articles from the journals, and submits them or abstracts of them to the Chancellor.

Later in the afternoon, he takes a walk in the gardens of the Chancellery, and afterward dictates his private correspondence in German, or in English, French, or Italian—possessing an excellent command of these three foreign languages in addition to his mother tongue.

At five o'clock he receives ambassadors, secretaries of state, chiefs of departments, members of the Reichsrath, and other persons who have access to him. The reception of visitors lasts until he dines, at seven-thirty—again in the company of congenial guests. On these occasions Prince von Bülow rarely converses on politics or public affairs, but delights to participate in discussions on art and literature, and particularly on history, the study of which is his favorite occupation. At ten-thirty he deals with arrears of work which have accumulated. He goes to bed at midnight. His hours of sleep are only four or five, but he seems to thrive on this lack of repose, even as Bismarck did.

Prince von Bülow spends his summer vacation every year on the little island of Nordeney, in the North Sea, where his principal amusement is sea bathing. The sight of the Chancellor of the German Empire in a brilliant red, white, and blue bathing suit attracts many visitors to the shore at his bathing hour. Last year the Russian Minister, Count de Witte, visited Prince von Bülow at Nordeney, and the two statesmen bathed together every day—the German Chancellor in the red, white, and blue suit, and the President of the Russian Council of State in red, yellow, and green! The double exhibition of prime ministers of two of the greatest of the world's nations, thus stripped of their official dignity,

afforded no little entertainment to the other visitors at Nordeney.

There is much diversity of opinion regarding the secret of Prince von Bülow's success. He cannot be called a "great" man in the sense in which Bismarck was great, but he is a diplomat and statesman of nimble brain and dexterous intelligence, who is able to adapt himself to the requirements of the Emperor. In estimating Prince von Bülow's qualities as a statesman, it must be remembered that he is always carrying out, not his own ideas, but the desires of the Emperor, who controls every detail of Prussian and Imperial policy. The main outlines of the action which Germany has taken in regard to Morocco, were sketched out by the Emperor, and Prince von Bülow was entrusted simply with the task of working out the scheme in detail.

The same process takes place in all other great affairs of home and foreign politics. Kaiser and Chancellor supplement and correct one another admirably in this coöperation. The Kaiser is a man of great originality, vivid imagination, and bold projects, but at the same time he is a "dreamer of dreams" and indulges in fantastic speculations.

His highly idealistic tendencies are counteracted by Prince von Bülow's sound common sense and his practical knowledge of men and affairs. On the other hand, left to his own initiative, the Prince would fail to conceive those projects which the Emperor now originates, but could not work out without the Chancellor's assistance.

During his diplomatic career, Prince von Bülow has ever been regarded as a sphinx. Very tall, broad shouldered, always amiable, and generally smiling, he is however very silent and never loses control over himself. He has a wonderful facility for treating all persons with whom he comes into contact according to their individual characters and dispositions, and of making friends wherever he goes. During his tenure of successive diplomatic posts, he made the reputation of being simultaneously the most polite and the most impenetrable of men. While it was impossible to induce him to give information, he always succeeded in extracting information from his interlocutors.

An important part of Prince von Bülow's method of conducting affairs is his cultivation of close relationship with the German and foreign press. He realizes the influence of newspapers in a degree unknown to former German statesmen. There is a special department at the Chancellery in the Wilhelmstrasse, in Berlin, to facilitate intercourse between the Government and the newspapers. This department is under the supervision of one of the highest officers of the German Foreign Office, who is assisted by a staff of counsellors of legation who are well acquainted with the ways of the press and the needs of newspaper men.

This department gives out official communications, and replies with unfailing attention and courtesy to all questions put by properly accredited newspaper representatives. From an official point of view, newspapers are divided into various classes. There are official, semi-official, and demi-semi-official journals, all of which are made to serve the purposes of the Government in their various spheres. In addition to these classes of newspapers, there are "inspired" journals, which maintain their own independence, but publish communications dictated by the Government.

Finally the Department deals with representatives of foreign newspapers who seek information on affairs of state. The correspondents of American news-gathering associations and newspapers are always sure of a welcome at this official press bureau, for the German Government attaches great value to the maintenance of friendly relations with the United States, which the press can do much to promote or prevent.

The great artist Lenbach, who painted Prince von Bülow's portrait, as he had painted that of Bismarck, delights to chat with his visitors on the different characteristics of the heads of the two great Chancellors. "Prince von Bülow's forehead," he says, "shows very interesting lines, while his eyes shine with unusual brilliance. He shows strong lines about the cheeks and chin, indicating firmness combined with kindness and sympathy. Prince von Bülow is not musical, and once declared that he prefers the noise of a military band or a street organ to the strains of a Wagnerian opera!" Princess von Bülow is an Italian lady, formerly the wife of another German nobleman, Count Donhoff. The Prince is in the habit of saying, "Whatever may be good in me is owing to my wife."

Prince von Bülow is the author of many

epigrams and bon mots. One of his sayings was uttered during a dis- on the character ot nations. He said, aracter of a nation is indicated by the s of that country. German students are devoted to the god Bacchus; French students to the goddess Venus; English students devote their time to sport; Italian students lean to politics, while Russian students have a deplorable leaning toward dynamite!"

III. MM. DELCASSÉ AND ROUVIER

BY

WILLIAM G. FITZ-GERALD

CE the close of the Franco-German War, France has had thirty-seven ministries, with an average life of eight months, involving the shuffling undred ministers. Knowing this, one ands why the country has had no t and continuous foreign policy. Durnty-eight years of the same period, ere in England but nine ministries, ng more than three years each.

urse, the Quai d'Orsay has an ideal; to combine the policy of peace, rement, and reform which France needs ll other European countries, with the up of a great African empire that tend from Tunis to the Holy City of on the Atlantic coast of Morocco, and giers to Lake Tchad.

true that France has abandoned her on Egypt; but in return she has obhe fullest sovereignty she claimed over egions in West Africa, with power to the Sahara into a series of oases with g-projected scheme of artesian wells. e observed that the French Governways keeps its head in spite of popular trations. France may go crazy over nger or a Marchand, yet she takes elect the honest and simple-minded as her President.

he Quai d'Orsay is haunted by a Gerogey." It pops up dramatically from time, as when Bismarck proposed a ollern candidate for the Spanish or when the Kaiser and his powerful lor of to-day insisted on the "break- Théophile Delcassé.

osition of France has been extremely of late, with her once powerful ally tor crushed on land and sea, and a rt of her great colonial Empire at the f victorious Japan. Whilst the peace ions were in progress, M. François Deloncle, deputy for Indo-China, made this remarkable statement in the Chamber about the strength of France in the Far East if called on to defend herself there:

"Japan could in a few weeks throw 100,000 men into Indo-China, and easily reinforce this first landing party. The primal phase of such a struggle would consist in Japan's efforts to secure mastery of the sea, in order to keep her troops supplied. The French naval force would be compelled to fall back upon Saigon, where it would be blockaded, even as the Russians were blockaded in Port Arthur."

It seems unlikely that France and Japan will ever meet on a field of battle, yet France must keep her navy ready; and no sooner had the German Government decided to double its fleet by adding thirty-eight battleships, than France announced that she would raise her naval force above the German strength. Such moves as this, and the former drain of the administration of Algeria, Madagascar, and similar unprofitable colonies, have raised the annual budget of France to more than ten times what it was before the War of 1870.

DELCASSÉ, DISLIKED AND REGRETTED

Everywhere in France the passing of Delcassé is regretted, not only on the ground of his consummate diplomatic ability, but also because of the startling concession to the German Emperor involved by his supersession and the taking over of the portfolio of Foreign Affairs by a somewhat colorless, that is to say, a "safe" man, like M. Rouvier. They may well regret Delcassé—the queer, little, moody, cold, ill-dressed, awkward citizen who in a few years gained for himself in France the name of "The Keeper of Europe's Peace," as Chancellor von Bülow gained it in Germany.

I think he was the most unimposing foreign

minister of a great power I ever beheld, in his ill-fitting frock-coat and ill-tied and cheap-looking cravat, standing with ludicrous air, utterly dwarfed by his wife during the receptions in the lordly saloons of the Quai d'Orsay. The President had the greatest confidence in this little man, but his colleagues disliked him and rarely spoke to him save on political matters.

When M. Rouvier took over the portfolio, he found the foreign affairs of France and her prestige, too, in excellent state. M. Delcassé had banished the anarchists from France; he had brought about the "backing down" of Russia in the deplorable North Sea affair; he had handled the menacing Fashoda incident wisely and firmly (though it brought him only hisses from his countrymen); and had shown farsightedness in the Newfoundland Fishery disputes, and gained France credit in the dispute between the powers and China five years ago.

It seemed unfortunate, therefore, that the Quai d'Orsay should at this moment permit a strong man like this to retire as an ordinary *bourgeois*, an unimportant citizen. In the obscurity of his little house, No. 11 Boulevard Clichy, the great ex-minister may now be overlooked by his American art-student tenants, who have only to glance across the courtyard to see their distinguished landlord, sitting by lamplight with his wife, making up the accounts of his little property.

The Quai d'Orsay may as much be said to be the headquarters of diplomacy as French may be called its language. It would be difficult indeed to imagine anything more different from the business-like simplicity of our State Department in Washington than the magnificent ceremony which marks every function at the French Ministry for Foreign Affairs. An earnest and somewhat distinguished American citizen once called upon the French Foreign Minister by appointment, yet to his amazement was informed by the usher, with chilling manner, that "The Minister does not receive." The disappointed one found that, like the ejected wedding guest of the Bible, he had not provided himself with suitable raiment—the frock coat of the protocol, with silk hat and appropriate gloves. And even when one is received by the Foreign Minister, one's reception is distinctly depressing.

Of M. Delcassé, presiding at the Wednesday receptions of ambassadors and ministers, I was told by a Spanish secretary that the Minister presented to all "a front of iron, a glassy stare, an insufferable haughtiness of bearing, and a pose which, in a man of his small stature, was ludicrous." This was severe and probably undeserved; but no one in all France would assert that the late chief at the Quai d'Orsay was "popular." Farsighted—yes. The last thing he did before handing in his resignation was to point out to his colleagues the folly of angering Japan by covert assistance to Russian vessels in ports such as that rendered to Admiral Rojestvensky in his eastern voyage. M. Delcassé also declared at a secret session that, at the conclusion of the war, France must look to the defences of Indo-China unless she wishes that colony some day to fall into the hands of the Mikado.

AS FRANCE CAME TO ROUVIER

It may be safely said, therefore, that Delcassé's policy, able, farsighted, truly diplomatic, lingers and will long guide whomever controls the Foreign Office; and the icy reserve and brief and carefully-weighed statements of this singular Southerner have become traditions of the Quai d'Orsay. Indeed, he may be said to have begun moulding the entire foreign policy of France as far back as 1882, when he wrote his remarkable political pamphlet (like Lord Milner, High Commissioner for South Africa, Delcassé has had journalistic training) entitled, "Let us Beware: Whither are we Drifting?" It was Delcassé, therefore, who extended the horizon, the reach of view, of France's foreign policy. The French "Colonial Expansion" school practically owes its origin to the great Minister who has now disappeared from public life.

In 1898, he took up his position as Minister for Foreign Affairs. At that time, French relations with all the powers, including even her ally Russia, were unsatisfactory, and in the case of Great Britain even dangerous. But Delcassé showed the same tact and statesmanship in the handling of the Fashoda incident that he did in the appointment of the North Sea Commission; and gradually the relations with England and other nations were placed on the most amicable fo

He restored, too, the old feeling of fr with the United States, which had bee what chilled by the expression of Fren pathy for Spain during the Cuban War. strengthened the Franco-Russian alliance.

THE BRITISH FOREIGN OFFICES

reater friends than ever of Italy and and by bringing the Sultan of Turkey s, recovered much of France's influence part of the East.

ably the only serious blunder during é's occupancy of the Foreign Office was his attitude toward Germany over Morocco. All the sane opinion in France to-day is to the effect that he should have been the first to consider the Kaiser's feelings and views in this important question; but he for once departed from the policy of his great

REAR VIEW OF THE FRENCH MINISTRY FOR FOREIGN AFFAIRS

The great palace in Paris from which the foreign policy of France is directed

master Gambetta, and held aloof from Germany. At one time, it seemed probable that France's foreign policy would receive the most serious check it has had for a generation. At present the Quai d'Orsay is concerned about the defence of Indo-China, lest Japan should enlarge the field of her ambitions.

There is little enthusiasm in France at present for the Dual Alliance. Delcassé was a firm believer in it, and the Socialists were never tired of attacking him on that score. Morocco, of course, still holds a prominent place in the nation's foreign affairs. The country from Tangier to the Atlas Range; from the oases of Figuig to the Atlantic seaboard is overrun with French spies, both Christian and Moslem. British influence, too, has been steadily on the wane since the strong hand of Sir John Drummond Hay was removed from Tangier, and Kaid Sir Harry Maclean has created a strong dislike to himself and his sovereign by the Faithful. Recently the two young Sherifs of Wazan, of the religious head of Islam in Moroc an English mother, took French eng officers through all the unexplored Riff try, on the Mediterranean coast, and ma this region, specially marked for a camp are now in the French War Office. Sherifs are in the pay of the French, their power is such that Mr. Gummere minister in Tangier, turned to them to the release of Mr. Perdicaris and Mr. V from the clutches of Rais Uli, the bri The dominant power in this territory therefore be France or Germany.

THE PLAIN INTERIOR OF THE OFFICE OF THE SECRETARY OF STATE OF THE UNITED STATE

An unpretentious business office in the State Department Building in Washington, D. C.

THE QUAI D'ORSAY

The magnificent saloons of the Quai say, with their superb and priceless furn silken carpets, and exquisitely painted cei have a social as well as a political office influence. The grand staircase of the F Foreign Office was indeed specially des

eat and stately social functions. Even ivate office of the Foreign Minister con- until the other day—when the im- s Delcassé banished it, to the horror of tendants—such articles of furniture as storic table which once belonged to the -Bishop of Autun, which had during rectory, Consulate, Empire and Resto- amassed so much history that Guizot ed he never came near it without "fear embling."

precious thing the late Minister re- by an enormous modern desk, though appear neat, no matter how much work is to be done. All is arranged in perfect order. This was the more possible during M. Delcassé's ministry, because he did most of his reading and writing in his study at home.

The daily round of work of the French Foreign Minister is extremely varied. First in the morning, he reads cablegrams and cipher messages from ambassadors and ministers abroad; next, he answers important letters; and then he sits down to a close reading of an analysis of the leading contents of foreign newspapers, prepared for him by a staff of

ONE OF THE MAGNIFICENT RECEPTION HALLS OF THE FRENCH FOREIGN OFFICE

of the French Minister of Foreign Affairs is in the official residence, which is the stately palace for the reception and entertainment of foreign representatives in Paris

consent to retain the traditional ink- the Quai d'Orsay, a somewhat hideous of the First Empire which holds more pint of ink. It was in this pot the pens lipped when the Treaty of Paris was and the Crimean War ended.

minister's study at the Foreign Office rge, lofty and pleasant room, looking hrough three high windows into a us, shady garden, occupying the grounds back of the Foreign Office. Here, a table lit at night by two tall electric the man sits who directs the foreign of France. It is a kind of tradition of ai d'Orsay that this table shall ever men skilled in language, journalism, and diplomacy. Another tradition requires the French Foreign Minister to read the London *Times* every day. The principal contents of the political, diplomatic, and consular mail-bags receive his attention, and twice a week he attends the Cabinet Council. His afternoons are filled by official receptions or attendance on the Chambers. At five o'clock, he sees the documents that require his signature. It is often half past seven before the last of these has been signed. The traditions of the Quai d'Orsay require long hours, and the minister frequently remains in his office until late at night.

M. MAURICE ROUVIER

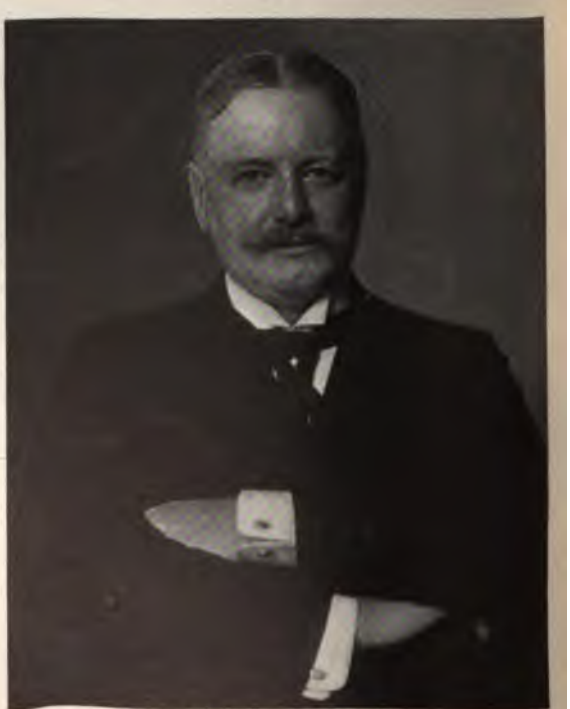
The French minister of Foreign Affairs who is regarded as a much less able diplomat than his predecessor, M. Delcassé

M. THÉOPHILE DELCASSÉ

Formerly the French Minister of Foreign Affairs, and one of the ablest European diplomats of today. The Morocco incident and the influence of the Emperor of Germany cost him his prestige and position

THE MARQUIS OF LANSDOWNE

Late British Secretary of State for Foreign Affairs, whose greatest work was negotiating the second treaty of alliance with Japan



PRINCE VON BÜLOW

The Chancellor of the German Empire, whose career has been full of dramatic promotions

PENN VALLEY PARK, LOOKING TOWARD THE WEST BOTTOMS, AT KANSAS CITY
Where formerly three hundred ramshackle houses made an ugly district

A CITY'S FIGHT FOR BEAUTY

KANSAS CITY'S SYSTEM OF PARKS AND BOULEVARDS, AND THE STRUGGLE BY WHICH THE POWER TO BUILD THEM WAS WON—THE ORIGIN OF THE "KNOCKER"—"A PARK WHEREVER THE LITTLE ONES WILL WALK"—THE STORY OF A CITY'S ACHIEVEMENT IN MUNICIPAL ADORNMENT

BY

HENRY SCHOTT

IS THERE in America one growing city in which the building of parks is not among the most pressing of public questions? Consider any that deserves the name of city. If the community is thriving, then adornment, beautifying with public gardens, drives and watercourses is under way. There is no civic movement more prevalent and more universal in America.

Fifteen years ago it hardly existed except in a desire that had not taken form. There were parks where they had come as gifts, or where the reservation had been made before the land had great value. In rare instances a city would buy a tract for a park, but situated where acres cost little, far away from the homes of the people that were to use it. To buy in the thick of the city and to tear away structures by the hundred, to obliterate streets and alleys with grass and trees and winding paths, was scarcely considered by the every-day American of 1890. To-day? Washington, Cleveland, Detroit, Minneapolis, Baltimore, Chicago, New York, St. Louis, Kansas City, San Francisco—wherever American men are doing things—the cities are

THE SITE OF THE PASEO (PARADE) TERRACE, IN 1899

gracing themselves; screening or moving the ugly. Even Havana and Manila have responded to the Yankee's demand for the beautiful in cities. The builders of cities have turned to their adornment. They have come to demand public buildings that are not architecturally wrong. Twenty years ago there was hardly a city in this country that would refuse the gift of an iron statue and find place for it on public ground; to-day beauty is demanded in lamp posts. A pasture was a park and the landscape architect won most glory when he made flower beds in the form of dials or elephants.

America awakened suddenly to civic art. The work done since 1890, the manifold greater works planned, prove the awakening. Increase in wealth, schools, the love for the beautiful born of the recent growth in nature study, the American abroad—are some of the causes. They have had their effect, but they do not explain the fact that the movement was simultaneous in the different parts of the country. Was it the Columbian Exposition, the White City of 1893, that brought something out of the American's desire to make his cities beautiful?

Far up in a many-storied steel building on

THE SITE OF ANOTHER PART OF THE PASEO, IN 1897

THE PASEO TERRACE IN 1904
Taken from the same point of view as the picture opposite

the Chicago lake front is the workshop of Mr. D. H. Burnham, architect. He was the master in the building of the great fair of 1893. When the Federal Government a few years ago wanted plans for the adornment of Washington, it called Mr. Burnham from Chicago to head a commission to make them. Then San Francisco felt the yearning and asked Mr. Burnham to tell it what to do. And other cities have called him. For those reasons I went to him to learn the cause of the awakening.

"Wasn't it the Columbian Exposition?" I asked him.

"No; the Columbian Exposition was simply the first big symptom," he said. "But it is not a mere happening, this sudden desire for the beautiful in the cities. It is an indication of the condition of the public mind.

"If there is one cause, it's education—not the education of the university, but that education that comes to any man who will read. That education has given to the Americans a desire for order, or system—they want it for the convenience it brings; and order is the bones, the structure, of beauty.

"The World's Fair brought many thousands of visitors, and they carried away new impressions of the possibilities of public grounds and buildings. A terrace in Jackson Park may have brought about a window box a thousand miles away. To some town it may have made plain the lack of a park. But the national pastime of reading is responsible for the movement for the beautifying of cities that is now under way.

"The politicians have heeded the people's demand for beauty and conveniences. Speaker Cannon was very strongly opposed to the Mall improvement in Washington. He laughed at us and made fun of our plans. He has become convinced and is now a supporter of the plan. That the people want better appearing cities is borne out by the

THE PASEO IN 1904, FROM THE SAME POINT AS THE PICTURE OPPOSITE

fact that the movements are rarely Governmental until well under way. Usually two or three men get together. 'Let's fix our town; let's make it better,' they say. 'It looks like the old scratch.' And the awakening comes to another community."

Mr. Burnham and his assistants have a bungalow on Twin Mountain, overlooking San Francisco, and there he has his Golden Gate workshop. The Association for the Improvement and Adornment of San Francisco, with about four hundred members, heads the awakening there. Mr. Burnham spends several weeks a year in San Francisco in work for the Association. It is a labor of love with him.

"No, I accept no pay for that work," he said in answer. "It is my pastime. Architecture is my bread winner."

And it was the same with his work in Washington. He has just made his full report to the San Francisco Association since this was written. This is his preliminary outline:

A system of boulevards and avenues to facilitate traffic through the city, studied with a view to the relations and fuller growth of various centres of activity, civil, financial, commercial, manufacturing, residential, railway approaches, docks, etc.; improvement of ocean and harbor fronts; a system of parks connected by boulevards; playgrounds for children and athletic grounds for men and women; establishment of recreation piers and yacht harbors; a public amphitheatre commanded by natural hillsides; an ocean highway; a bay and ocean shore boulevard encircling the city; the reclamation of Chinatown.

A PERGOLA ON THE PASEO, KANSAS CITY

Suggestions that are to be incorporated in Mr. Burnham's report include: pavements; care and adornment of streets and sidewalks; rules for offenses against the sense of sight; the regulation of height of buildings; regulation of signs, advertisements, news stands, push-carts, etc.; regulation of stoop lines, bay-windows, etc.; location of fountains, monuments, and statues; tree planting; window-boxes; treatment of house fronts and flower gardens.

"How long will it take to complete it?" I asked.

aps a hundred years," was the answer.
:he cost?"
r, many millions."
rancisco is in the planning stage and
ld obstacles to overcome before the
ı plans will be under way. Half
ss the continent is a city where the
ıg took form earlier: where the peo-
lready having the use of what some
millions brought them. It is cited
ause a city that seemed hopeless

boulevards, playgrounds, are essential in the building of a city.

Were the founders of a city and the men who follow after them foresighted enough to include public gardens in their plans, the construction itself would be a simple task. With a city practically complete in its lines, park building means creating among people who know nothing of public pleasure grounds an appreciation of their value, their economy; it means overcoming the opposition of the

THE PASEO, LOOKING FROM THE PERGOLA

rude incompleteness and ugliness
beauty under most adverse con-

eighties, Kansas City found itself a
125,000 people, with all its physical
in the rough. Then this community
for breath, took a look at itself, and
mething was lacking; something had
gotten. It was without a foot of
o be used as a public park. In its
haste to grow it had guarded care-
ery commercial advantage and had
ılly overlooked the fact that parks,

community's wealthy land owners, men who have money enough to buy unproductive land and hold it for the increased value the city's growth will bring to it. Laws to make park building possible have to be enacted, defended through the courts and, when found invalid, replaced by new laws that may meet the same fate; and, when a dozen years have been spent in such civil strife, the land must be bought, houses torn away, and streets closed. Then the first grass seed may be planted.

The park builders in Kansas City went

through all of that, fighting with a persistence that was born of opposition of nearly equal obstinacy. Twelve years after the first suggestion the first park was completed. To-day, nearly twenty years after the pencil stage was reached, there is a coördinated park system of 2,050 acres, with twenty-six miles of boulevards, and the lesson is so plain that even the men whose fortunes came from vacant property now admit that the six and one-half million dollars these pleasure grounds cost was money spent to the city's great profit.

hold offered. In Kansas City it was called the West Bluff, and travelers said it was the ugliest sight on the way across the continent.

"Not long after I came West," said Mr. Kessler, "Mr. W. R. Nelson, editor of the Kansas City *Star*, asked me to submit plans for the improvement of the West Bluff. I climbed into the tower of the Union Depot and made my sketches. Those drawings were the first work done on the park system of Kansas City." That was a "symptom," as Mr. Burnham says.

THE PASEO LAKE

A boy named Kessler—George A. Kessler—had been sent to Germany from New York to learn gardening. When hardly twenty-one, he came to Kansas City.

The old Kansas City, the part now covered by the business district, was then on an uncertain number of hills of clay and limestone. When the engineers cut streets through them and builders blasted to reach new grades, some of the hills disappeared. Opposite the Union Depot one of these bluffs, or cliffs, of clay arose 200 feet, and no one found cause to reduce an inch of its height or of its yellow face. Squatters' shanties clung to it where

A group of men of varied interests talked of parks for the city. One—a leader—was August R. Meyer, a smelter and mine owner. Henry Van Brunt, an architect, was another; Gardiner Lathrop, a lawyer; Simeon B. Armour, a meat packer; and Robert Gilham, an engineer. Some gave their time and thought, some little more than their approval. But here are Mr. Burnham's "two or three men who get together."

After having worked with Mr. Kessler, these men had Frederick Law Olmstead of Boston come to Kansas City. He drove over the city and looked over the plans proposed

AY ON THE MISSOURI RIVER BLUFF
p the side of the cliff, through a heavy forest

. The ugly West Bluff was to be terraces, with balustrades and ed walls. Miles away, on the other city, the North Bluff, wild and l hidden by great forest trees, was nged only by having driveways h it. Parks on more conventional playgrounds, were planned for

VINE-BOWER IN BUDD PARK

other parts of the city, with boulevards to connect all. Mr. Olmstead stayed one day and approved the plans. Kessler had made full use of the city's topographical peculiarities in his drawings.

The first newspaper suggestions regarding the necessity of public gardens caused little sighs of opposition. The newspaper persisted and its persistence irritated some of the men with "acre property"; the men paying for their homes and those without real estate showed approving interest. Before long a sharp line was drawn. On one side were those who, themselves or their fathers, had acquired great tracts of land that be-

A GIANT ELM IN BUDD PARK

came valuable by reason of the city's growth about it. As a rule this property was without improvement, excepting temporary structures known as "tax-payers." On the other side were men who had made their money by means other than having their farms surrounded by a growing city, and men who owned no real estate at all, unless it be their own little homes. The latter were, naturally, largely in the majority. The fight for and against parks was on, and it assumed a vehemence, considering its years

WHAT PRECEDED A PARK IN KANSAS CITY
View in 1896 looking northwest from 19th and Holmes Street

HOLMES SQUARE, 1905
View taken from the same point as the one above

PART OF THE SANTA FÉ TRAIL, AS IT APPEARS TO-DAY

As a driveway in Penn Valley Park, an example of the work of beautifying Kansas City

MAKING A GROVE TO ORDER

Transplanting a tree to one of the bare spots in the park system of Kansas City

of duration, far beyond that of a political campaign.

In this struggle was originated a fine example of slang in the word "knocker." The Kansas City *Star*, the most active influence in demanding parks, attached to the opposition the name "The Hammer and Padlock Club," and leaders became known as "knockers." The padlock had reference to the pocketbook. The names stuck. In newspaper reports of anti-park meetings a crossed padlock and hammer on a background made up of "NO! NO! NO! NO! NO!! NO!!!" was used, an emblem that grew in force as representing opposition to everything not in a rut peaceful and inexpensive.

The Supreme Court had declared invalid the law giving the city the right to build and maintain parks. A new city charter was given the city, and in 1892 a board of park commissioners was appointed. After three years of discussion, legislation, and wrangling in courts, the Supreme Court decided that the city still lacked power to build pleasure grounds. But the park builders were pre-

MAKING WAY FOR PARK IMPROVEMENTS

Moving a three-story brick building to clear part of the land for the Paseo

Photographed by D. P. Thomson

MR. GEORGE E. KESSLER

The landscape architect who planned and executed the beautiful system of parks and boulevards in Kansas City

for the worst, and three months later efect in the charter was remedied at a l election. "Make Kansas City a good to live in," was the park party's war cry. Sunday before the election, the Rev. Henry Hopkins, president of Williams e, then pastor of the First Congrega- Church in Kansas City, delivered a n that is still remembered in Kansas

ien the people who write on their banner, y is made to live in,' have their way, a

The vote was more than five to one for parks. The opposition now realized fully there was nothing to gain in a direct fight. Having exhausted its power in the courts and at the polls, it played for abandonment or modification of Kessler's plans. "The system proposed would mean utter confisca tion of property," they said, and called the park advocates confiscationists. "We're for parks, but not for the wildly extravagant scheme these destroyers of property rights propose. A square here and a triangle there

FISHING IN KANSAS CITY
The Blue River in Swope Park

lay has dawned. We have as a city endured y sojourn in a boarding house and hotel era. to determine whether we will now at last a city into which the best men and women lasses will be willing to come. Foster civic A city is made to live in. Drop national ate politics in municipal elections. Election ill, I trust, show that as a city we have the o demand that in public improvements indi- ism yield for public good to public direction than has yet been done. The permanent good is higher than any private interest, or erest of any syndicate or corporation."

—breathing spots are what we want. Let those who want big parks go to the woods on the edge of town. As for boulevards, have you a carriage and bob-tailed horses and liveried coachmen? Then what good do boulevards do you? Besides, the city has just bought a water-works plant for $3,100,000, and the country has just recovered from one panic and may have another any day."

In the city council, men who had declared for parks supported the modification policy and at one time there was danger that the

whole plan would be overthrown. The councilmen were polled under three heads: "For the people," "For the Hammer and Padlock Club," and "Doubtful." Reports of the debates cause smiles nowadays. The purchase of North Terrace, in which the Cliff Drive is now the central feature, was under discussion.

"We can't afford to buy that land—200 acres of the vilest land that was ever known on God's green earth. It's wicked," screamed a "knocker" alderman. "I tell you that Cliff Drive will cost you millions and nobody will ever go there except people with silver-plated harness. This land ain't fit to keep twenty-five billy goats on. It's rotten, it's robbery!"

Then a park alderman would reply in language of kind: "A man that will go before the people with promises when asking their suffrage and then in hour of trial betray them is unfit the name of man. Kansas City wants parks. The man who works from early morn, the man of the twenty-four-foot front, is waiting for parks. He is looking forward to the day when he can take his family and sp the evening among the trees. The man is objecting is the man who has become through the toiling of his fellow-man should be the last to stand in the way advancement."

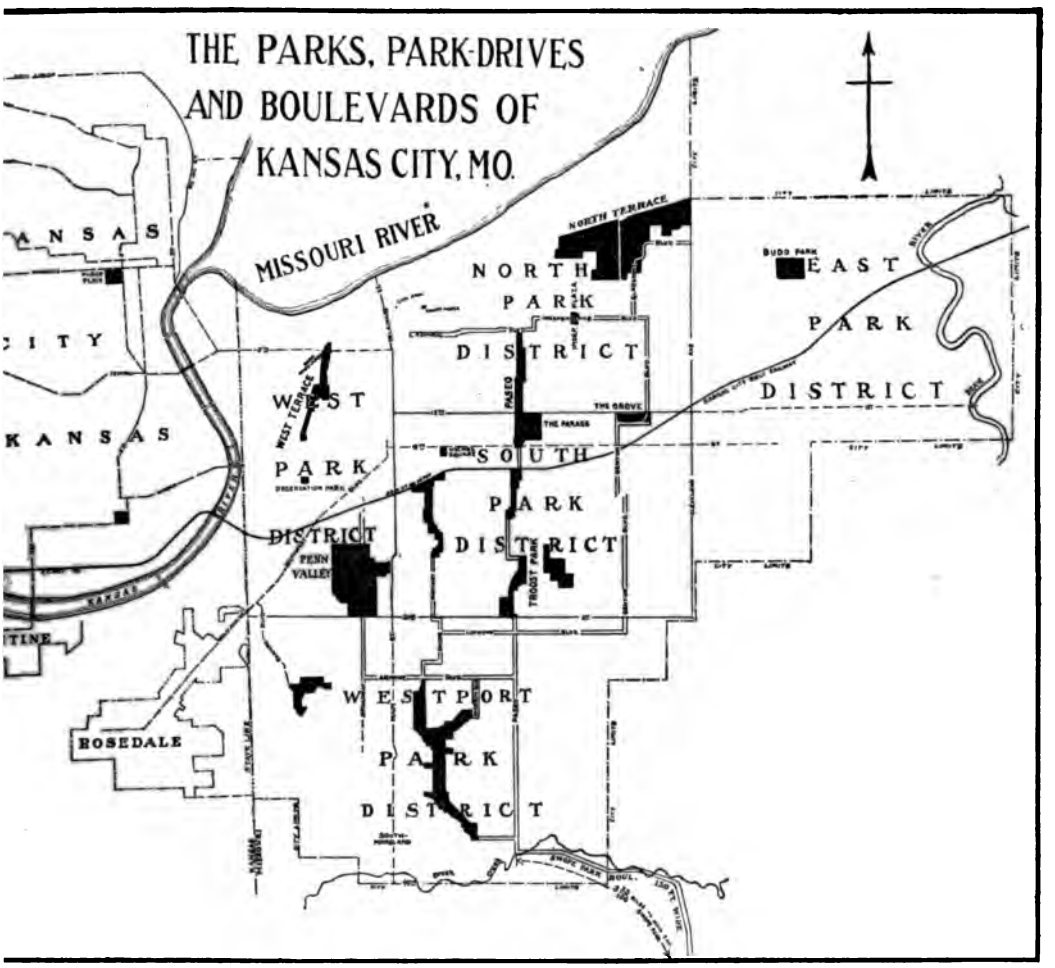
Those days developed orators among aldermen. "There are men opposing th parks who own enough vacant land in business part of town to make good-si cattle ranches, with buildings so high aro it that only the noonday sun reaches its we and puddles. They bought this land be the whistle of the first locomotive drove squirrels into their holes in the tree-tops Main Street. Time and energy builde city around their vacant lots, while t owners sat by, evading taxes, fighting p ress, and growing rich." There was no w standing aldermanic eloquence of that tensity. The opposition could only g "Confiscators!" Every speech was che by the gallery—and hissed.

The city had exhausted its debt-mal power in buying waterworks and in that

THE CLIFF DRIVE IN NORTH TERRACE PARK, KANSAS CITY

Where the native woods and a precipitous bluff have been utilized to make a beautiful park overlooking the Missouri River

ers" still found hope. The park
s had to find the money. Mr. D. J.
he board's attorney, devised a plan
caped all the legal pitfalls offered in
rts of Missouri. The city was appor-
in three districts, each to pay for its
nd and improvements. Special im-
ent taxes were impressed against the
y benefited. In this assessment the



alue, according to the Missouri law,
ould be assessed; the improvements
ot be taxed for parks.
bought land, widened boulevards, tore
ouses or sold them, and improved and
ned parks wholly through special
a based on ground values alone,"
. Kessler. "It happens to be a strong
e of the application of the single tax
'

chosen for park purposes was con-
, a jury or commission fixing the
value of the land and improvements and, in the same verdict, fixing a benefit assessment against the property in the park district. The opposition always fought the condemnation through the courts. The taxes were paid more promptly than ordinary taxes. As an example, widening a boulevard caused assessment of 2,000 property owners and 1,979 of them paid their tax at once. Nine of the other twenty-one owners said non-payment was due to oversight.

In choosing land, topography and fitness in the general scheme as planned by Mr. Kessler were first considered. All else being equal, that containing least costly improvements was considered. All houses and stores were sold at auction and torn down or moved. Penn Valley was a deep ravine hardly a mile from the business district. A few irregular streets straggled about in it unpaved, and board walks dipped and rose, following the

contour where possible. In some places they stood on shaky stilts to give passage across a gully. Yellow clay and ledges of limestone made up the rest. Three hundred houses and neighborhood shops covered the sides of the forlorn spot that had been avoided in the city's progress.

When the park commissions paid some $800,000 to come into possession of the 130 acres known as Penn Street Ravine, nine stores and buildings and 295 dwellings were in the way. These were sold for $33,500—about $100 each. Their removal left the ravine more desolate than ever, littered with rubbish and pitted with holes that had been cellars, wells, or cisterns. To-day a lake shines in the sun where the ramshackle houses lay deepest. The slopes are covered with grass, and smooth white roads, circling about vine-grown cliffs, are lost in groves of trees deceptive in their appearance of maturity. Children romp on the terraces and nurse girls gossip in the shade on the broad stone steps.

"Do you see the wide roadway coming out of that clump of trees and winding over the hill to the south?" said Mr. Kessler. We were standing on a knoll 200 feet above the lake, and below us the main plan of Penn Valley lay as if a great map. "That road is a part of the old Santa Fé trail, the road the bull-whackers used when on their way from the Landing to Mexico."

An automobile glided out from behind the screen of green and hurried over the hill that gave heart wrenches to the freighters of fifty years ago. Some of those very bull-whackers have lived to see the change. Before the city came, nearly all of Penn Valley was a forest, but when the houses came most of it was cut away. What remained the park builders treasured, and there are some fine old elms and oaks in the park. The bare places were covered in surprisingly short time. When trees are planted on new boulevards in Kansas City, they are placed so close together that every other tree must be removed within five or six years. These are transplanted to the bare places in the parks. Acres that appeared forsaken in Penn Valley are now green with groves of elms, some of them of ten or fifteen years' growth. Shrubbery, too, has been used with great advantage, creating in some places the effect of natural undergrowth. Native shrubs, such as elderberry and sumach, are used most.

To-day nobody in Kansas City
parks; the commissioners find t
refusing petitions for parks or boul
month ago I was in Mr. Kessler's o
he was called to the telephone.

"No, sir, there will not be a pa
he answered. "There cannot be.
board heard the delegation, but a p
is out of question and will not eve
sidered." And he hung up the rec

"That was from a man who wit
his neighbors wants to tax his land
in his neighborhood," he explaine
willing to pay his share, but we
sider all of the benefit area. To m
district that park would be who
fluous, and in the system would have

The city has paid four and one-h
dollars for park lands and n
millions in improvements, making
of the system six and one-half m
lars. Swope Park, of 1,354 acres,
the largest, and it bears added inte
fact that it is a gift to the city by M
H. Swope, who had been one of
active in early opposition to the pa
plans. It lies beyond the city lim
connected with the main system b
yard. The parks owned by the cit
acreage of 2,050.

The boulevards completed are ab
miles in length. In the selection of
public grounds, the park builders
as far from the stereotyped as M
has been in his designs. The Pase
Plaza are reminders of Kansas Ci
Mexican trade—a traffic, by the
showing signs of reëstablishment
Terrace, West Terrace, Penn V
Grove, and similar simple names
ciated with the names which those
before parks were dreamed of. A
roadway now building to connect w
Parkway, leading to Swope Park,
name Robert Gilham Road, in m
a young engineer who did much fo

The Paseo is the central feature
tem. It is a parkway two and one-
long and 250 feet wide. Intersecti
separate it into squares, and each
treated individually, although the
no place broken. Before the par
took possession, the strip of land
the Paseo was covered largely w
and shanties and occupied mainly b

shacks have given way to fountains ;ardens. A pergola, that with its gar- and canopies of green appears as if ated for a feast day, stands where were ıackle houses, barns, and sheds. The ninnies have disappeared with their s, and apartment houses of the best have come to the Paseo. The designers ese structures have been influenced by race and freedom of the parkway, and sh and Italian lines appear frequently. ı the construction work the matter of anence was always kept in mind," said Kessler. "Roadways, curbing, gutters, alks—all are of the best material and onstructed to last. In this I believe we ss any park system in America. There thing superficial or temporary in the . Attempts at display with small cost :mptations often offered in park work. ver all I have attempted to keep a close d for nature. The problem in designing :k is to take the landscape as nature it, and without changing it make it ıble for human enjoyment. We pre- the naturalness of a natural scene, and ı it only that the people may come to it." ; work in Kansas City has brought a to Mr. Kessler, and much of his time is given to landscape designing in other . He designed the World's Fair grounds Louis and is now in charge of the res- on of Forest Park, the exposition site. his also has called him to build its : gardens.

vas crossing Holmes Square with Mr. er. It is in a poor part of town and was with boys and girls, none more than e years of age. Some of the games were ıt. "Don't they fight?" I asked.

don't think I've ever seen a fight in a " he said. "These children come from poor families and many of them haven't ;ood training, but they cause no trouble When we were building this square, orkmen had to lock up their tools every . Nothing was safe. Now the gar- s and caretakers may leave things out ıys and nothing is taken. The children all over the place and not a flower will take; they damage nothing. There's 'Keep off the Grass' sign in the Kansas parks and it's rare that the children : their privileges. They seem to look on arks as their own; especially is this the case among the children in the poorer neighborhoods. And the children now are clean—at least their faces—when they come to Holmes Square."

"How far does this good influence of Holmes Square reach?"

"Well, about as far as the distance it attracts children, and that's about as far as the little ones will walk," he replied. "They don't pay car-fare." "About as far as the little ones will walk" is a measure that could well be accepted as a guide in locating parks.

Mr. Kessler has seen the effect of parks on the children and in that influence alone they have been cheap to Kansas City. But their influence is discernible in many particulars other than clean faces and the abeyance of pilfering among the youngsters. As the Paseo so profoundly affected its surroundings, even bringing its Spanish and Italian lines into the designs of abutting houses, other gardens and drives have made the owners and the architects more considerate of their advantages. In many instances the boulevards are lined with new dwellings, a house five years old being an exception. There is no rivalry of dollar spending apparent in these structures. They are for the most part simple and dignified, houses that will be "good" twenty years or fifty years from now. There is no one so new and so rich as to override now the silent lesson in public taste taught by the parkways; the thousands of new houses, unobtrusive and beautiful, prove that. And the horses! They should thank the park builders A neglected horse with ill-kept harness and dingy vehicle does not look well on a clean, white driveway bordered with lawns and foliage.

To the real estate owners the building of the parks has proved satisfactory, and the "knockers'" cry of "Confiscation" proved baseless. The last six or seven years have been the most solidly prosperous in the city's commercial history. In the last two years real estate has shared in the prosperity. Some of this is due to the improvement the park builders have made in the city, but how much, of course, is a matter of conjecture. However, there is nothing hypothetical in the statement that the park "knocker" is extinct in Kansas City. The old campaign motto of the park builders, "Kansas City is a good place for business; make it a good place to live in" has been accepted by all.

THE SENATE—OF "SPECIAL INTEREST

II

THE STORY OF THE PURE-FOOD BILL IN THE SENATE AS AN ILLUSTRATION OF OBSTRUCTIVE METHODS—HOW IT WAS STAVED OFF—A TYPICAL INSTANCE OF THE INFLUENCE OF THE "INTERESTS" ON LEGISLATION

BY

HENRY BEACH NEEDHAM

SENATORIAL courtesy, as defined by a prominent Senator, is "treating every Senator as an honest man and a gentleman"—an interesting phrase just now when one recalls certain celebrated criminal and inquisitorial proceedings. It is a give-and-take practice, designed to further the personal ends of some ninety politicial traders. Translated into plain speech, it means: "I give way to the distinguished Senator from Iowa that he may take from the Treasury for his constituents, the tacit understanding being that he, in turn, gives way to me that I may take from the Treasury for my henchmen, the good people of Maryland." And, if subjected to criticism, the "distinguished Senator from Maryland" would exclaim with Lord Clive, "My God, at this moment I stand astonished at my own moderation!"

It is gentle play, this legislative game in the Senate. It seems far-fetched to compare it with football, a hard-fought game and not a sham battle. Yet the same technical objections that apply to football in a sense apply to the proceedings of the Senate. In the Senate chamber, despite the quantities of talk, these "close formations" are too common. It is impossible to tell, even from the galleries, who has the "ball." Certainly it is not an "open game."

The Standing Rules for Conducting Business in the United States Senate are an inheritance from the Fathers. Almost without exception, these rules are founded on "Jefferson's Manual." Their characteristic quality is the absence of a cloture rule; that is to say, there is no method provided for closing debate and forcing a vote. The rules of the Senate provide that "While a question is before the Senate, no motion shall be received, unless for an amendment." There must be a cloakroom agreement to effect a vote. That is why Senator Beveridge characterizes the ate chamber as "the only unviolated sa ary of free speech remaining among mank But what of it? Of what use is this ' guard" to the people of the United Stat

Without it much bad legislation woul through Congress, says the Senate. should be forced to bow to popular cla This recalls an apt quotation from Dis "Vivian Grey."

"The people, sir, are not always righ

"The people, Mr. Grey, are not wrong."

Another contention is that the Se without unlimited debate, could not c the hasty legislation of the House. T the Speaker and Representatives reply: legislation were not hurried through House, the slow-going Senate would n around to consider it before the session's c That excuse has some basis of truth; n theless much ill-digested legislation is s the Senate. There is too much debate called—in the Senate, there is too littl cussion—so-called—in the House. Bef moderate cloture is provided in the S rules, the rules of procedure in the I should be changed.

THE GAME IN THE SENATE

Questions vary; "public clamor" v but one short session of the Senate is like another; one long session much the as its predecessor. A study of the session of the Fifty-eighth Congress (th Congress) will disclose the fine points c legislative game as played in the Se There was a question before the Senate is in no sense sectional; it made the v sort of appeal. Every American work is fair to assume, is vitally interested in ing for his family what he earns by the sw

—pure food and pure drugs. When for wholesome articles, he does not ·eceive bad coffee, glucose syrups, ellies, spurious whiskey, adulterated d imitation flavoring extracts. One want codfish, sausages, or green moked cured")—all preserved with id; "New Orleans molasses" or —composed largely of glucose; "olive reality cottonseed oil; "pure rasp- lly"—manufactured from glucose th citric acid and coal-tar dye. If can not protect the individual against idling (and the state food commis- fess their impotence), one naturally the Federal Government for protec- to his representatives in Congress e the statutory means for such pro- How has the welfare—the health gevity—of the eighty millions of s been conserved by Congress? Is at the Senate, as Hamilton or Madi- ised, "doubles the security to the Or does the Senate consider first ost "Special Interests"—in the case corporations engaged in adulterat- sbranding foods and drugs?

COURSE OF PURE FOOD BILLS

een years ago the first pure food bill duced in the Senate, and the subject debated, off and on, ever since.

ke plain how it has been postponed, sary to explain Senatorial procedure. te convenes at noon. The "morn- ' is first devoted to routine business, cludes the presentation of petitions orials, reports of committees, and oduction of bills and resolutions. resolutions, when introduced in the r received from the House, are re- committees. Sometimes there is concerning the proper committee nce, but the question is soon peace- anged. When bills or resolutions ted to the Senate from committees, placed on the calendar and are con- regular order, unless objection is n general a measure is considered morning business (which consumes ty minutes to an hour) and prior to ck. At this hour the bill which the n Steering Committee has given of way is taken up. It is called the ed business," and it is debated so long each afternoon as its floor manager demands, until a vote is taken, or it is supplanted by another measure.

To return, however, to the story of the last short session—to the legislative game which was concluded March 4, 1905. As the Philippines bill was the "unfinished business," pure food legislation could be considered only in the morning hour. The subject came up for discussion the third day of the session. Senator Heyburn, of Idaho, chairman of the Committee on Manufactures, from which the pure food bill was reported, said:

"I desire to call up the bill for preventing adulteration or misbranding of foods or drugs, and for regulating the traffic therein, and for other purposes."

Senator Lodge: "Has the bill been read?"

Senator Cullom: "If the bill is taken up, I hope it will be read at length."

Senator Aldrich: "Let it be read for information."

Senator Heyburn: "I do not ask for unanimous consent. I act pursuant to a notice that I should ask the Senate to take up the bill. I do not understand that that calls for unanimous consent."

Senator Gallinger: "It certainly does."

Senator Platt (Conn.): "At this time it does."

Then followed a ruling by the President Pro-Tempore of the Senate (Senator Frye) adverse to Senator Heyburn, who therefore gave notice that he would move to proceed to the consideration of the bill the following Monday. The discussion had been brief, but in that short time all the leading opponents of the bill, save one, had shown their heads. Yet a visitor in the galleries would not have surmised that a single Senator was really opposed to pure food legislation. It was so throughout the session. Senator Heyburn might have remarked to many a "friend" of his pet measure. "*Et tu, Brute!*"

ALL RECORDS FOR OBSTRUCTION BROKEN

After the reading of the bill on Monday, followed by remarks by Senators Heyburn and Stewart, Senator McCumber, the ex-chairman of the Committee on Manufactures, narrated this interesting history:

"I sincerely hope, Mr. President, that those even who are opposed to this bill will at least coöperate with us in assisting us to secure a vote during the present session" (Senatorial courtesy *ad absurdum*). "In the last four years this bill, or substantially the same bill, has passed the House on two different occasions. By the manipulation of appropriation and other bills, especially by those who have been

opposed to the enactment of this proposed law, we have been unable to secure a vote in four years. It does seem to me that after the House has twice expressed itself strongly on this subject by an overwhelming majority, we should at least have the opportunity in this body during the present session of securing an expression of the Senators upon a question which affects every state in the Union and every individual in every state in the Union."

Four years without a vote! Certainly this affords an excellent example of Senatorial obstruction. Action defeated "by the manipulation of appropriation and other bills!" Here are clearly disclosed the tricks of the legislative game—tricks which are not reached by the Senate rules—tricks of which the Fathers never dreamed.

The following day brought forth a legal objection to the bill from Senator Platt (Conn.). He was supported in his objection by Senator Spooner, who prefaced his remarks by this bold assertion: "I am with the bill." Taken in conjunction with his subsequent attitude, this declaration is particularly characteristic of Senator Spooner.

An unusual event occurred Tuesday, December 13th. The "Boss" of the Senate made a speech. For Senator Aldrich, who seldom talks, it would be popularly termed an "impassioned" speech. Protesting against the provision of the pure food bill whereby a dealer who imports adulterated or misbranded food is liable to prosecution, he declared that importers should not be subjected to prosecution because they could not be certain of the purity of their importations. "It is well known in the trade," said Senator Aldrich, the ex-grocer, "that large quantities of cotton-seed oil are sold in this country, exported, and then imported from abroad as olive oil or salad oil, and under various names."

Senator McCumber: "This is the way we get our imported cotton-seed oil as salad oil: It is taken out of a tank in the city of New York or Boston, or some other place, and a foreign label put on the bottle, and it is shipped as a foreign product all over this country. But the adulteration is done in this country, and not in the old country."

IMPASSIONED SPEECH BY SENATOR ALDRICH

Senator Aldrich questioned this statement. Senator McCumber replied by citing the testimony of Dr. Wiley. The Chief of the Bureau of Chemistry had assured the Committee on Manufactures that, as a result of the effective supervision of the Department of Agriculture, "the importation of adulterated olive oil in six months has almost ceased." But the "Boss" of the Senate was unmoved, much less convinced. He was, however, led to deliver his "impassioned" speech on the pure food bill. Here it is in full:

"Is there anything in the existing condition of affairs that makes it the duty of Congress to put the liberty of all the people of the United States in jeopardy because some man thinks that at some time some imported article contains certain substances which ought not to be there? Take the question of oil. Are we to pass a sumptuary law that will prevent people all over the United States from using or selling or receiving or transporting articles, which, in the opinion of some of the people of North Dakota, may be injurious to their health? Are we going to decide that question here? Are we going to take up the question as to what a man shall eat and what a man shall drink, and put him under severe penalties if he is eating or drinking something different from what the chemists of the Agricultural Department think it is desirable for him to eat or drink?"

If clap-trap were not common in the chamber, Senators would have been convulsed at the high priest of "Special Interests," fighting for the "liberty of *all* the people of the United States." The Senate knew that the wholesale grocers were strongly opposed to the bill, because, if it became a law, they could not make two gallons or two pounds out of one gallon or one pound. The Senate knew that Senator Aldrich got his start in life in the wholesale grocery business. The Senate knew that ex-grocer Aldrich still retains an interest in a wholesale grocery concern in Providence. But senatorial courtesy would not permit Senator McCumber to speak of these things. Nevertheless his reply was very effective:

"On the contrary, it is the purpose of the bill that a man may determine for himself what he will eat and what he will not eat. It is the purpose of the bill that he may go into the markets and when he pays for what he asks for that he shall get it and not get some poisonous substance in lieu thereof for the benefit of some particular individuals who desire to make a little money out of the sale of these poisonous articles which are imposed on the public."

Senator Aldrich lacked the wit to answer. In fact, he did not peep again during the session on the subject of pure food. But he was very watchful. His "me too," Senator Wetmore, stood guard in his absence from the chamber, although it was unnecessary. The

f the Senate was opposed to the bill, pular clamor" had not reached a ere his wishes were endangered.

ilippines bill was passed by the Sen- mber 16, 1904. Senator Heyburn ely moved that the Senate proceed consideration of the pure food bill. Lodge executed a flanking move- forcing an executive session. When e met again after the holidays, the Committee had decided to press the . bill to the front. The question of ew territories into the Union was l of greater importance to the t large than the purity of foods and enator Heyburn protested in vain. l about the statehood bill. It has fore, it will serve again, as "buffer" ı; in other words, as a measure upon bate is easy and long-winded, and erefore, can be effectually used to undesirable" legislation—measures many Senators are reluctant to is bill was debated intermittently ruary 7, 1905, on which day it was preserved for future service.

me, the pure food bill had been pasmodically. Senator Platt (Conn.) ted to his legal objection to the bill, ffering to remedy the defect. Like- ator Spooner, who contented him- asserting that "the bill needs re- in the interest of the liberty of the There was little time for serious ı. Appropriation bills were being and consideration of the money s precedence over everything else. ame the Swayne impeachment trial, ling in the legislative day after two lragged along until February 27th. ime there was little hope of securing ı the pure food bill. Senator Hey- nowledged as much, but he contin- ess the measure forward as "unfin- siness," which empty honor was it by the Steering Committee; in he impeachment was "unfinished

or the "last rites" to pure food ı. Senator Lodge, on March 1st, ice of an amendment to the pure which he proposed to offer "at the ne." Senator Heyburn assured him s is the proper time." But Senator aid no heed. Senator Spooner, acknowledging the "merit" of the bill, protested that there were serious objections to it. Senator Platt (Conn.) called it an "imperfect and ill conceived bill." He contended that the measure would not catch the "big fellow"—the manufacturer—but would work injury only to the "little fellow"—the retailer, who might be some "poor, hardworking woman" (more clap-trap). Continuing, the Senator from Connecticut said:

> "I do not believe that there are twenty Senators out of the whole number of Senators here who believe that this is such a bill as ought to be passed. I for one am not going to pass a bill in a hurry because there is some clamor somewhere that the subject must be attended to."

In reply, Senator Heyburn neglected to remind his colleague that the "ill conceived bill" had been four years under consideration by the Senate. Senatorial courtesy would not allow him to opine that, if they could be driven from cover, "twenty Senators" at least could be found who would vote for the measure. He did not say that the retail grocers of the country, through their National Association, were heartily in favor of the bill. Senator Heyburn contented himself with the suggestion, made in the language of Senatorial courtesy, that the "distinguished Senator from Connecticut" had not read the bill, otherwise he would not have made his legal objection. Further consideration of the measure was interrupted by the recess.

On the day following, Senator Heyburn, still urging his bill, "farmed out" the floor to various Senators, as he was required to do by Senatorial courtesy. Most of the Senators were interested in the passage of private bills, but there was one important measure carefully considered by the Senate; namely, a bill "to prohibit interstate transportation of insect pests and the use of the United States mails for that purpose." Little time remained for "debate" on pure food legislation. Senator Allison, who had not spoken on what he had called the "poor food bill," urged the Senate to listen to Senator Heyburn. The aged statesman's championship of the cause was due to a fright given him by Senator Heyburn, who had made an unsuccessful attempt to tack the pure food bill as a "rider" to the sundry civil appropriation bill. Senator Heyburn seized the opportunity to inquire:

"What Senator here will cast a vote against a measure which provides that articles of merchandise offered for sale shall be properly branded? Who is injured by compelling the dealer in the commodities of life to tell the truth about them, to mark them for what they are?"

PRESERVATION OF THE SACRED COD

This cry in the wilderness was too much for Senator Lodge. He was forced to his feet. All he did was to offer an amendment permitting the use of preservatives in goods packed for export. But it was enough. Senator Lodge had disclosed the reason for his opposition to the bill—his devotion to the Sacred Cod. Many people wonder what has caused the downfall of the codfish ball. Senator Lodge knows—knows that boric acid and not salt is now used to preserve codfish; hence the shoe-leather quality which continued soaking in water will not eliminate. Senator Lodge cares more for the cod—for the cod preserving industry—than for the codfish ball. Recalling Senator Hoar's praise of "the exquisite flavor of the codfish, salted, made into balls, and eaten on a Sunday morning by a person whose theology is sound, and who believes in the five points of Calvinism" —recalling the famous "fish ball letter," who can doubt that the Massachusetts statesman, if alive, would have fought to emancipate the bulwark of the American Sunday breakfast?

On the third of March the pure food bill "passed away." Senator Spooner opened the debate. "It is a farcical thing," he said, "to continue the debate upon this bill, a debate which has just begun, at this late hour of the session." Whereupon Senator Heyburn said of the Wisconsin Senator: "He has pointed out certain defects in the measure proposed, but has not given us a basis upon which to discuss the views he has expressed." In a word, Senator Spooner had done nothing but obstruct. However, he was the chief obstructor—on the floor. And after some further debate he drew his knife, eager for the sacrifice prescribed by the powers of the Senate.

In order to sidetrack the pure food bill, Senator Spooner moved to take up another measure. What was it? Important, of course! Perhaps a bill for the regulation of railroad rates, or a tariff revision measure? No. It was a bill authorizing the President to appoint to the naval service certain midshipmen—three cadets who had been dismissed from the Academy for hazing! It was all arranged. There was a clear majority in favor poning" pure food legislation. T of Senators Frye, Lodge, Platt Spooner, Foraker, and Gorman spicuous. Senator Aldrich was ab Senator Allison "dodged." Then portant" midshipmen appointment discussed at length. Judging from *gressional Record*, there was more de on the pure food bill during all the s the end, the "pressing" measure w

A DO-NOTHING SESSION

The short session came to an end 4, 1905, with the following record: rate legislation—considered only in c bill providing for the reorganizati Isthmian Canal Commission—neve a vote; statehood bill—passed but ated; appropriation bills containin for every Senator—all passed. And legislation, proposed seventeen years and considered by Congress for four not accorded a vote in the Senate!

Why? The correspondence of cer erful Senators would explain w "kicks from home," as they are call tell the story. After the session, the Wholesale Liquor Dealers' Assoc America had a banquet, in celebrat "fact" that the Association had " the pure food bill. Members of thi tion, many of them, through an illeg of rebates, were at one time conne the Distilling and Cattle Feeding of the State of Illinois—known as the Trust in 1893, when it was invest a committee of the House. The tr ostensibly—been dissolved. There ever, a successor, a "combination in of trade," from which the membe National Wholesale Liquor Dealers tion obtain neutral spirits. These "wholesalers" are, in fact, the man —not distillers—of the great par whiskey output in the United States. 1 per cent. of the American product i whiskey. Under a Federal statute person who shall . . . manufac spurious imitation, or compound lic sale under the name of whiskey . to be regarded as a rectifier." Su rious imitation," therefore, is legaliz until a pure food bill becomes a law t is not protected against the imitate

except that distilled whiskey bottled in bond bears a green revenue stamp. The "rectifiers" have fought the pure food bill and so far successfully. These imitators are powerful in Illinois—Senator Cullom's state, Maryland—Senator Gorman's state; Cincinnati—which accounts for Senator Foraker's opposition; Massachusetts—another "kick" for Senator Lodge; and in New York—reason enough for Senators Platt and Depew.

There is no whiskey rectified in North Dakota and Idaho, the states of Senators McCumber and Heyburn—father and stepfather, respectively of the Senate pure food bill. There is no whiskey rectified in Maine, either; yet Senator Frye and Senator Hale opposed pure food legislation. Their opposition, particularly that of Senator Frye, the President pro-tempore of the Senate, is doubtless due to the influence of the canning industry. On the coast of Maine, herring are canned in great quantities, the boxes labeled in French, and the product sold throughout the country as "fine imported sardines." Senator Frye is as partial to the herring as Senator Lodge is to the cod. The canners of fruit have the services of Senator Kean, of New Jersey, and the rectifiers are also strong in that state. Locate the makers of adulterated drugs, particularly the compounders of patent medicines, and the Senators representing these "interests" will be found hostile to pure food legislation. Much patent medicine is made in Connecticut, from which state came the late Senator Platt. The South has a cottonseed oil industry. Of late years a large part of this oil has found a market as a food. It can be refined to imitate olive oil, or mixed with beef stearine to imitate lard, with profits from 25 to 100 per cent. greater.

This "Interest," together with the distributers of every form of adulterated food, drink, and drugs which find a ready market in the South, has influenced Senators Bailey, Berry, Carmack, Money, Morgan, and other Southern Senators to oppose the bill behind the mask of "States Rights." Yet many of these Senators will be found favoring government control of railroads rates.

But what of Senator Spooner (he was "with the bill," remember)—the man who openly killed pure food legislation? The rectifiers are strong in Wisconsin, but the brewing interests are stronger, and the brewers favor the legislation. Friends of the bill attribute the Senator's opposition to "Spooner's general cussedness." They forget that Senator Aldrich opposed the measure, and that it is Senator Spooner's bounden duty to fight the battles of the Aldrich ruling clique on the floor of the Senate.

DIFFERING TACTICS IN THE LONG SESSION

Similar stories of obstruction could be told. The tactics vary only with the session. When Congress is to expire the fourth of March, the appropriation bills, in the passage of which all Senators are concerned, can be used to baulk any measure which does not meet the approval of the few Senators who dictate legislation. In the long session, it is different. Then, if "public clamor" shows no signs of abatement, the Senate "yields." When the Senate "yields" is the time to watch the legislative game with increased vigilance. Obstruction is still practiced, but the chief reliance of the rulers is on emasculation. To convert a bill drawn in the interests of the whole people into a harmless measure which "business" will "accept"—that is a task worthy of the combined foresight, cunning, and diplomacy of Senators Aldrich and Gorman. Seeing these two Senators on a sofa with their heads together, a wit once remarked: "The United States Senate is now in session." He was not far wrong. When the long session is drawing dangerously near the summer season, these leaders, aided by the reputation of the Washington climate, bring their respective forces to an agreement to vote on a "conservative" measure, fair to all "Interests." Beware of the Senate when it "yields"—for it has not yielded. The enacting clause of the House bill will be retained, but the remainder of the measure will be the Senate's own make.

In the Senate legislative game as in modern football there is very little "running with the ball," and when there is it is difficult to comprehend the play. An Indian football player once hid the ball under his jersey and scampered across the goal line before he was detected. That is Senator Aldrich's trick. When the country thinks it sees rate legislation or tariff revision, the "Boss" of the Senate may conceal the "ball" and make off with it. In a game against the Cleveland-Wilson team in 1894, Senator Aldrich did that very thing. And Senator Gorman furnished the "interference."

THE LIFE INSURANCE REMEDY

IV

POPULAR IGNORANCE AND MISINFORMATION SHARE THE BLAME WITH OFFICIAL MISMANAGEMENT AND NEGLECT OF SUPERVISION BY STATE OFFICERS—POLICY HOLDERS MUST UNDERSTAND THE PRINCIPLES OF INSURANCE AND INSIST UPON CAREFUL ADMINISTRATION—LEGAL INTERVENTION CAN DO LITTLE EXCEPT MAKE POLICIES IRREVOCABLE AND FORBID COMPANIES FROM ISSUING INSURANCE THAT IS SPECULATIVE OR BASED UPON GAMBLING CHANCES.

BY

"Q. P."

THE prodigal creation of parasite companies, and the alarming increase in all expenses, which I described in the preceding article, was not likely to be checked unless the law checked it or unless the prospect of insolvency stopped the riot. But the law had few terrors for the insurance company officers, because they had secured both court decisions and legislation prohibiting the policy holders from suing for dividends, and they maintained expensive lobbies and retained political lawyers at enormous expense. They owned or controlled the departments of insurance in almost all the states, Massachusetts and Wisconsin being notable among the few exceptions. They had nothing to fear from the law.

The fear of insolvency, if they went too far, was the only restraint left, for the actuary departments figured out their utmost legal liability, and they scrupulously kept up their legal reserve and the policy holders who held "non-participating" policies with no promise of dividends and no prospect of payments except the face of their policies after death, were carefully protected. A default on these policies would mean exposure and downfall.

But the agents were urged to sell no "straight life non-participating" policies, but to sell the more expensive policies; for the excess premiums on these would keep up the flow of irresponsible millions without any more liability than the cheaper policies would bring. Naturally the agents worked to sell the policies which paid them the best commissions. They never offered other policies unless demanded. Here is a sample letter from an agent to a possible policy holder:

"We are prepared to offer, at age 41, a participating life policy of $9,000 for an annual premium of $305.37. There would also be a clause in your policy by which, at the expiration of twenty years, if you should desire to sell it to us, we would purchase it for $3,413 exclusive of dividends."

The possible policy holder wrote saying that he had no interest in vague dividends and desired to buy simply the most life insurance for the least money. In reply came the following unconscious confession:

"I note your statement that the only interest you have in any policy is to get the very largest amount of insurance for the least sum of money obtainable. *My letter, therefore, did not cover your case.*"

The agent then went on to offer a "straight life insurance" policy at 20 per cent. less, but with no less surrender value. The difference between the two policies, compounded for twenty years, would amount to more than $300 on every $1,000 of insurance. It is these $300 differences which not only create the enormous so called "surpluses" of $200,000,000 but supply the fund that can be wasted or stolen without fear of legal insolvency.

If the comparison be made between a "straight life insurance" policy and the "combined endowment and deferred dividend policies" which pay the highest commissions to the agents, the disadvantage to the policy holder becomes still plainer.

STRAIGHT VS. INVESTMENT POLICIES

A "level premium" life insurance policy at the age of thirty cost in the Equitable $18.74 per annum. A twenty year "endowment" cost $51.31; a twenty year "endowment

$52.55; a twenty year "endowment
t. gold bond," $66.71; a twenty year
endowment," $86.39. A yearly "re-
term" insurance costs $12.64 at the
irty, gradually increasing to $20.67 at
f fifty. The "mean" of the yearly
ble term" insurance would be $15.01.
ng either a "level" premium or a
renewable term" life insurance policy
"endowment" and "gold bond"
you will find that the endowment
sts three times as much and pays no
leath. Besides life insurance protec-
uld both policy holders live for twenty
e owner of a "straight life" policy
t back as the surrender value about
hat he had paid in; but the owner of
owment" policy would get the amount
his policy was written—say $1,000—
g less than the amount of premiums
But if instead of paying the excess
for an "endowment," he had depos-
difference in a savings bank, he would
rom his savings bank deposit $1,047
also the "reserve" value of his straight
y and thus be about $300 better off.
the complicated mathematics of
fferent forms of policies, made still
olved by progressive compound in-
at the policy holders do not take the
o look into. They know that under
of policy they get nothing until they
the agent impresses upon them the
es of the other form of policy under
ey would get as much if they lived
ears as if they died; and they did not
e involved mathematical calculation
ould have shown that they were
r both and getting only one.
policies do not continue for twenty
The average policy which matured
in the Mutual Life Insurance con-
nly 14.29 years. The average man
between the ages of thirty-five and
hen he has both wife and children.
e statistics give the average age at
51.96 years. It is apparent, there-
t it is the death claims and not the
nts which mature. The heirs of a
lder who dies within the endowment
ould receive several times as much
ad all his payments been for life in-
and none for an endowment, which
itable by death during the endow-
iod.

Besides these forfeitures of endowment payments to the companies by death, there are the tens of thousands of forfeitures through lapses. The cost of an endowment policy is so high and the agent's interest that the policy holder should take out a large policy is so great, that many men are persuaded to contract to pay higher premiums than they can afford.

And every forfeiture, every lapse, every surrender, added to the irresponsible millions. Their growth would have been much greater were it not for the general extravagance of management. To secure more premiums to invest, more money was spent to get new business than the new business brought in on first payments. The bulk of the agent's commissions is on the first year's premiums; and it is therefore, more profitable for an agent to continue bringing in new policy holders than to insure men only within the safe limits of their incomes.

The collapse of the system was bound to come. The expenses of commissions and management came to exceed the companies' income from investments. The money earned on the old policy holders' excess payments was diverted. The reserve required on new policies was taken from the old policy holders. The first signs of collapse came in the lowering of dividends. The Mutual's dividends came to be less than a half of the promised return. The New York Life's dividends were barely a half. The Equitable's dividends fell off year by year. The wronged policy holders would sooner or later have brought about the downfall of the system, but the exposure came through internal quarrels in the Equitable. The successive investigations have made clear the impossibility of keeping this pace without driving the companies into insolvency. But how shall conditions be changed?

THE GOOD OF THE EXPOSURE

The theory of life insurance is good. It is the excrescences and not the structure which is bad. The primary purposes have been misdirected in the race for business—in the perversion of the real "missionary and philanthropic" objects of legitimate and safe life insurance.

How far the evils of the life insurance system can be blamed upon defects in the law, or bad governmental supervision, is debatable.

If the public had better understood life insurance and had given a business examination to their policies, there is no likelihood that the evils now exposed could have gone on so long.

Following the exposures, there will be legislative action. Public wrath is at too white a heat for politicians to disregard it. Yet if the law alone were a remedy, the old law of the State of New York would never have been stripped of its virtues. No dividends could be deferred more than five years; no syndicates would have been possible; investments in banks, trust companies, and industrial corporations were forbidden; the policy holder was protected as much as the law can well protect any man. Yet this law was amended by the insurance lobby, and the Superintendent of Insurance lets the companies do as they please. Even should the law be made perfect, what good would a perfect law do without enforcement? A good law evaded is worse upon public confidence than no law at all. The state insurance departments have been mostly branches of the insurance companies, and superintendents look forward to entering the employ of the companies after their terms expire.

But even should the law and the administration in every state be perfect, what would that avail without an intelligent and discriminating public educated in life insurance? It is in public knowledge that the remedy for life insurance evils can be found. Hitherto policy holders blindly took the policies offered them. Agents sold the policies which paid the highest commissions. Everybody sold the goods which yielded the highest percentage of profit—and the ignorant public bought.

The real remedy is already taking place in the enlightenment of the public. The danger of this form of remedy is, that it will swing public opinion to the other extreme. Instead of buying anything that the life insurance agents recommend, the public will refuse to insure at all, trusting entirely to savings banks and investments.

THE WISEST WAY TO INSURE

The object of this series of articles has not been to dissuade people from insuring their lives, but on the contrary to insist upon the great advantage of honest, pure life insurance. In no other way can the possible vicissitudes of the future be so guarded against. A life insurance policy will pay as much at dea the day after it is taken as at the end of for years. A savings bank will pay many tim as much at the end of forty years as if wit drawn the next day. A life insurance poli is not an investment, but a protectic definite in its amount. The important fa always to be kept in mind is that man can get anything without paying f it, and that it is physically impossil profitably to combine in one contract the gre advantage of life insurance with the gre advantage of a savings bank.

If one put all his savings in a savings bar he will have more money in his old age. he uses all his surplus earnings to pay l insurance premiums, his beneficiaries or d pendents will be better off should he die earl and he will be worse off should he live to old age. He may even be unable in his lat years to continue payments on his polici and have to surrender them. The bett way is to have some savings and son insurance.

One mistake is to get all one's insurance a single policy. It is better to take out series of small policies in different companie There is less chance of loss from bad or cc rupt management of any company, and case he is unable to continue all his insuranc he can drop those policies that are least prof able to him.

A man would do well to deposit half his su plus income in a savings bank, and buy li insurance with the other half. If his surpl earnings grew, he could continue the divisio So long as he were a good risk, he could eve year take out a small additional policy. the time should come when he had no surpl earnings, the interest on his savings bar deposit would help carry his insurance. If should become sick, there would be less dang of his insurance lapsing when most neede his savings bank deposits would carry it a his last moments would be lightened by t thought that his death did not mean pover to his widow and orphans. So beneficent life insurance for these purposes that it is n only advisable but in most cases it should compulsory upon the heads of families.

WHAT THE LAW CAN DO

Certain changes in the law can help mak life insurance what it should be, though wide public knowledge must be the basis both fo

and for the improvements. The law
ke it easier to understand what one
r when he buys a life insurance policy,
prevent his being swindled by false
ıtations.

aw can offer only part of the remedy,
an do this:

ırbid a life insurance company from
anything except pure life insurance
.

escribe a standard policy, simple and
ble.

:quire every policy to state on its face
e total premium and the items which
make up that total—the mortality
the reserve, and the amount added to
e expenses.

:quire that all savings in mortality
ɔns, and interest on the reserve assets,
ited annually on the next premium
.l fall due.

ɔply the savings bank law to the in-
ıt of life insurance assets.

ɔp the robbery of unfortunate policy
in surrender values, and make life in-
irrevocable. A life insurance policy
personal investment, but a protection
policy holder's family, or creditors.

: are companies which sell simple forms
ɣ and even the most complicated forms
ɔut in an intelligible language by an in-
lawyer for a reasonable fee. The cost
annual charge for death losses, the
.nterest on the sums set aside for re-
ınd the allowance to meet expenses,
be ascertained through insurance pub-
s and the gain and loss exhibits re-
in several of the states. But chiefly
of regarding life insurance as an in-
ıt and subjecting it to the perils of
ıents, exists in almost every form of
:nd requires positive legislative action.

THE CONTRACT THREE-SIDED

on this point that the greatest differ-
opinion might naturally arise. There
be no difference of opinion on it if life
ce were regarded as what it really is,
sided contract where the life insurance
.y is a party only as the guarantor
ı the two main contracting parties, the
ıolder and his beneficiary.

l policies where the beneficiary is a
ɜ firm, the requirement that the policy
irrevocable and that the policy holder
under no circumstances shall receive anything back, is strictly enforced. There are many such policies, although few in proportion. As between partners in business, or in transactions where the individual's life is important, it is common to issue a life insurance policy which the beneficiary really owns. He has the right to continue to pay the premiums in like manner as a mortgagee has the right to pay the taxes and fire insurance premiums; and the policy holder has no right to do anything but pay the premiums. The protection which a man gives as a matter of course in a business transaction should not be withheld from his wife and children.

The time may come when he is unable to pay his premiums. Present policies give him the choice of a cash amount upon surrendering the policy, of continued insurance for the same amount for a certain time, or of paid-up insurance for a less amount. Each means a sacrifice of what should be coming to his family. The robbery of policy holders who surrender their policies is one of the great sources of the irresponsible corruption millions. The policy in the "tontine," "semi-tontine," and "deferred dividend" classes states that the proceeds of the robbery of this class of policy holders are to be divided among the policy holders who keep up their premiums. This is almost equally wrong. Neither corrupt officers nor fellow policy holders have any moral or legal claim to share in the proceeds of another's misfortune.

A PROTECTION, NOT AN INVESTMENT

What a policy holder has paid for, his beneficiary should receive. The amount is readily computable. A man who has a "level premium" policy has a contract based on the average expectation of life of all insurable men of his age. The proportion of the face of his policy for which he has already paid can be readily computed. Whatever remains in the way of life insurance is not his, but his beneficiary's, to whom he gave it when he took his policy. It should have no other value. He should not be allowed to borrow on it, to sell it, to surrender it, or to commute it. Neither should his beneficiaries. It is a matter which concerns the State, that widows should not be left helpless and that children should not be deprived of proper support. It is only by legislation that this remedy can be applied; and it is needed the more because a

wife will often surrender the life insurance policy when she should not. Many men who would have been ashamed to ask their wives to surrender their beneficial interest at first used their policies as securities, then saw their policies swept away with their savings. To make life insurance irrevocable would only make plain that life insurance is not an investment but a protection.

As most insurance policies read, the wife cannot prevent her husband from transferring or surrendering the policy. He has the right to change the beneficiary at will. The change does not require her signature and it may be made without her knowledge. This is one of the auxiliary devices of modern "investment" policies. Its object is to let the life insurance company cancel all obligations and relieve itself from any liability whatsoever by the repayment of a fraction of what has been received.

"MISSIONARY AND PHILANTHROPIC"

The testimony of President Richard A. McCurdy of the Mutual Life of New York before the Legislative Investigation Committee has been widely ridiculed because of his remark that a life insurance company should not make profits, should not pay money to its policy holders during their lives, and should be conducted as a missionary and philanthropic institution. Advertisements of the Mutual Life's investment policies urging the public to "Make the Mutual Life your Savings Bank," and the taking by the McCurdy family of $4,918,607 for their own benefit from the company's funds, indicate a practice that should not detract from the truth and soundness of these views. Only by the honest practice of them may life insurance become what it should be.

From the investment point of view, life insurance is prohibitively expensive. The expenses of management in such cases as the New York Life actually exceed all the interest on investments. Last year the New York Life's management cost $18,328,476; the interest on its investments was $16,334,695. The figures for the Equitable are $13,733,097 and $16,432,859, and for the Mutual Life $15,517,520 and $18,070,887. These figures do not include taxes, dividends, or any payments to policy holders.

Policy holders get hardly any interest on their money as an investment. For every dollar the policy holders pay in, the management spends on itself twenty-five cents. Investment conducted in this manner is an absurdity. Investors would do far better to buy United States 2 per cent. bonds, the least remunerative form of investment known. Neither is there reasonable hope that a life insurance company can be conducted as cheaply as a savings bank or a trust company; and if a man wants an endowment, trust companies will sell it to him without medical examination, forfeiture clause, or agent's commission.

Economies could be made under the present system of life insurance which would reduce the cost of a policy a sixth or a fifth. But even assuming that in the reaction from present evils the great life insurance companies should discharge their solicitors on commission, they would still have to maintain agencies in different parts of the world. Costly medical examinations would have to continue. The supervisory expenses could be cut down, not abolished. It would not be possible to carry on any big life insurance company with only one office and a pay roll of less than $100,000, a sum amply sufficient for the great savings banks whose assets exceed those of all except the biggest life insurance companies.

Comparison of expense should alone be conclusive against "investment" life insurance. Life insurance companies should be restricted to what they can do best and cheapest; and evidently an "investment" business is too expensive by far.

The savings bank law prohibits a savings bank from issuing life insurance policies. The life insurance law should prohibit the life insurance company from doing a savings bank business. Originally, the same companies issued all kinds of insurance; a disastrous fire, therefore, impaired the returns to life insurance policy holders. Shipwrecks diminished them. But long ago the law recognized the injustice of this and prohibited it. The same men could be directors or officers and managers in a fire and life insurance company, but they must not mingle the risks. The two corporations must be wholly separated. The same logic would forbid their issue of "investment" policies, "gold-bonds"—anything except pure life insurance policies payable only at death.

The reasons for a simple and intelligible

d form of life insurance policy are rgent than were those that resulted in nsurance policy the same in all com- Men who insure against fire do not in one company but in many. The ies themselves prefer that the risk tributed and equalized. The same nt is conclusive in favor of dividing risk.

E NEED OF A STANDARD POLICY

cate and technical forms of policy are the policy holder's benefit. Part is type, part in small type; some impor- auses almost require a microscope to hem, and they certainly require a and microscopic mind to read their g. The tables of figures and alterna- tions are of no value to the policy in many cases they work only injurious on.

y policy holders think they have a year premium life policy when in they have a twenty year deferred d policy. Instead of being able to aying premiums at the end of twenty they have only the option of surren- their policy and taking its deferred d value or of continuing to pay on r basis. Other policy holders think ave a life policy when they have only policy. The many options and in- calculations disguise these facts, and icy holder does not find out the extent lusion until the maturity of the policy

mple and uniform policy would be interpreted by the courts. The stan- orm fire insurance policy has gone h the courts so often that every phrase as been judicially passed upon and all s familiar with fire insurance practice le to advise their clients in regard to tection which their policies give them. ere are hundreds of forms of life insur- olicy, new ones being devised every The amount for which the average holder insures is so small that litigation deprive the beneficiary of a great part returns. The Equitable's policies aver- ly $2,649; the Mutual's of New York, ; the New York Life's, $2,086. In companies the insurance averages less thousand dollars; in the industrial com- , the average is low in the hundreds, in some even less than a hundred dollars. Complicated policies often result in sacrifice of what is justly due rather than face litigation.

PREMIUM COST IN DETAIL

A requirement that every policy should state on its face the items which make up the premium would give the public directly what can now be learned only by careful and thorough study of official reports, mortality tables, state laws, and the gain and loss exhibits of the companies. The policy holder has a right to know both what he pays and for what he pays it; and the distinct specification of the mortality charge, the charge for reserve, and the charge for expenses would remove some of the delusions of policy holders.

Many policy holders cannot understand why they cannot at any time draw out the amount of money which they have paid in less a reasonable charge for expenses. This fallacy has been bred by "investment" and "profit" policies. A man can draw out of a savings bank his deposits and the earnings on them less the cost of management. He overlooks, however, the cost of life insurance protection included in his investment policy. Whether he die or not, other policy holders have died and his premiums pay their insurance. If the premium charge were not high enough for this, the company would become insolvent. Too low assessments cause the financial troubles of many of the benevolent and fraternal companies, which do not allow sufficiently for increase in mortality with increasing age of members.

REAL COST OF INSURANCE

The simplifying of the form of policy and the dividing of the total premium into its separate items would make easy and certain the return to the policy holder of the overcharges which are necessary to the safe conduct of the business. The mortality charge is based on the American Experience Table. This charge is found to be too high, but it is retained for safety. Last year the percentage of gain in this way was in the Equitable, 20; in the New York Life, 19.42; in the Mutual of New York, 18.15; in the Northwestern Mutual, 34; in the Mutual Benefit, 20.02; in the Penn Mutual Life, 34.21; and in the Massachusetts Mutual, 29.77. Industrial insurance companies generally run over their ex-

pected mortality, however. This saving belongs to the policy holder.

The second item of premium cost, the reserve, makes up the bulk of the assets of every company. It represents the excess sum that the policy holder pays in his earlier years instead of a higher premium in his old age. It is really an advanced payment by the policy holder, and he is entitled to all the interest on it. The fund thus built up is invested and earns interest, but the interest on it is regularly calculated at a lower rate than the money really earns. The difference between the percentage assumed and the percentage received, is large. The figures from last year's report of the companies mentioned above are, in percentages: Equitable, 35; New York Life, 35; Mutual, 31; Prudential, 43; Northwestern Mutual, 48; Mutual Benefit, 32; Penn Mutual, 29; and Massachusetts Mutual, 22. These excesses too belong to the policy holders. Whether the excess is great or small, the rule of morals and of law is, that the policy holder is entitled to the full and best results of funds held in trust for him. Public competition may be left to determine the expenses of management; the specification of the "expense loading" as a distinct charge would keep expenses within a prudent limit.

Neither the mortality charge nor the sum set aside for reserve should be materially reduced, but the annual excess should be credited to the policy holder, not as a dividend or a profit or in any other false manner, but plainly as an overcharge on his last premium, to be credited on his next premium.

So called dividends and surpluses should be known as what they are; not profits but excess charges. As excess charges they should be returned at the earliest opportunity, and there is only one safe and proper way to return them. That is by deducting them from the policy holder's next premium. To call them dividends and to allow a number of options as to their return makes an indefinite contract that no policy holder can enforce. The Court of Appeals in New York has decided (in the Greef and Uhlman cases) that the policy holder has no right to a dividend accounting, because the basis for the dividends is not definitely stated in his contract. The standard form of policy should therefore definitely enumerate these overcharges each separate from the others.

The system of "commuting" these excess charges to additional paid-up insurance is faulty. The amount of paid-up insurance which a dollar will buy, diminishes every year of a man's life. To give him periodically an amount of paid up insurance is interminably confusing; it creates a series of contracts varying in their terms from the original policy, but still forming an intricate part of it.

To apply the savings bank law to the investment of life insurance assets is obviously wise. Comparison of the interest earned by the New York savings banks with the interest earned by the great New York insurance companies is favorable to the savings banks, although their field of investments is rigidly restricted whereas the great life insurance companies can invest as they please. The insurance companies which still keep a large part of their assets invested in real estate first mortgages and public bonds, earn a higher rate on their total assets than do the companies with costly office buildings and subsidiary companies.

FROM THE PUBLIC'S POINT OF VIEW

Of still more importance is it that the public take a different point of view. There is no necessary mystery about life insurance. Any one with a common school education can take the sample forms of policy, a progressive compound interest table, and the actuaries' tables, and figure out for himself how much life insurance should cost on a theoretical basis and how much more than this his premium payments amount to. Of the hundreds of forms of policy, there are many of which the cost is not excessive, and there are some which cost exorbitantly. As a rule, policies which are advertised most and pushed most by agents are the ones to be avoided.

Men who would most carefully consider and figure upon and balance the investment of a thousand dollars in a business or in the purchase of goods, or in a loan, will take with little consideration a life insurance policy that involves not only the payment of much money, but the comfort and sustenance of their wives and children after they are dead. No man need wait for a perfect life insurance law before availing himself of the great benefits of a pure life insurance policy in an honest company. But it is essential that the men who take policies should spend enough time and wit to discover the difference between life insurance and gold brick insurance.

THE "CHUCK" HOUR OUT ON THE RANGE

THE 101 RANCH

THE WONDERS OF A BIG FARM—AN OKLAHOMA RANCH OF 87,000 ACRES WHERE ORGANIZATION AND GOOD BUSINESS METHODS PREVAIL—PLOWING WITH FORTY MULES AND CUTTING HAY IN FIVE MILE SWATHS—MANAGING 300 HANDS AND 1,000 INDIAN LANDLORDS—A BUFFALO HERD LIVING ON THE RANGE—HOW THE RANCHMEN GAVE THE GREATEST OF "WILD WEST" SHOWS

BY

M. G. CUNNIFF

ONE old bull bison trotted heavily out from the close-packed herd, and made for us with shaking head and increasing pace.

"Take to the fence," said Joseph Miller quickly.

We went over the wires with more speed than dignity. After gazing a space, the huge humped creatures drifted back along the Salt Fork of the Arkansas, cropping the brown Bermuda grass as they went. We had been visiting the bison herd of the 101 Ranch on foot. It is a fad of the Miller brothers to keep bison on their Oklahoma domain, and the herd is a visitor's first objective there. In but few other places—like the Goodnight Ranch out in the Texas Panhandle—can one see these beasts on their native range. But it is not the bison alone that account for the fame of the 101 Ranch. It is known throughout the Southwest, because three comparatively young men, Joseph, Zach, and George Miller—37, 25, and 23 years old—have made its 87,000 acres one of the great farms of the world.

It covers an extent of 540 homesteads in the old Cherokee Strip. The Millers own 10,000 acres of it. The rest, including the whole Ponca reservation and part of the reservations of the Otoes and the Missouris, they lease from Indians, who are both their landlords and their pensioners. Three towns are within its boundaries, Bliss, Red Rock, and White Eagle. Three hundred cow-punchers and farm hands are managed from the ranch house by telephone. The ranch comprises thousands and thousands of acres of corn, wheat, alfalfa, oats, melons, and fruit trees, and other thousands of acres of range, grazed over by cattle, hogs, mules, and horses.

It is doubtful if such another place exists anywhere, for an odd spirit of playfulness mixes with the keen business instinct of the Millers. In the morning George Miller, the youngest, may be working briskly at his desk, now telephoning to St. Louis by "long distance" inquiring the price of beeves, a moment later ordering a foreman ten miles away to ship a bunch to the city at once, and then turning to write out a check for an Indian chief who wants a little money on account. The eldest, Joseph Miller, may be out superintending the running of forty binders in the wheat field. Zach may be directing a little group of cow-punchers who

FORTY MULES PLOWING AND HARROWING AT ONCE ON THE "101" RANCH

are swinging ponies up and down and to and fro behind a bounding white ball in a big pasture to teach them the game of polo, and thus add hundreds of dollars to their value. By sundown the three may be out on the prairie in front of the ranch-house organizing a band of Indians and a little squadron of cowmen into a "Wild West show" to have "high jinks" in a Hallowe'en frolic after harvest, not at the ranch but in some distant Kansas or Missouri town. Next to a cornfield seeded and cultivated according to scientific methods, you will find a small pasture in which a yak is feeding at an alfalfa stack. The cornfield is part of the work, the yak part of the play—a curiosity kept for amusement. Near a modern steam plow you will see an old prairie stage coach. A pasture of polo ponies, raised to make money, is next to one containing bison that eat up money. Somehow the romance of the old West has remained with the Millers, and they play with it while bending their energies to the scientific farming of the modern West.

Last summer they celebrated the passing away of the Indian tribal relations by a huge "Wild West" exhibition that brought 65,000 people to the ranch to see it. In a big field alongside the railroad that cuts through the ranch for twenty-two miles, the scenes of old border days were repeated in sports that ranged from breaking untamed bucking broncos to a bison hunt.

George Miller, the father of the Miller boys, as Oklahomans call them, went as a pioneer from the Bluegrass to Baxter Springs, Kansas, while bison still roamed the unfenced prairie. He used to go down into Texas and buy bunches of long-horned steers at $8 a head, which he drove along the old Southwest cattle trails up through the Indian Territory, and shipped from Baxter to St. Louis and Chicago, where they brought $40 a head. He settled on a ranch near Winfield, Kansas. When the news came that the Cherokee Strip would be opened for settlement, he thought of the rich grass lands along the Salt Fork of the Arkansas on which in former days his cattle had fattened as they moved along the trail from Texas. Since then the Ponca Indians had loafed away their days on it, the whole tribe owning the land in common as a reservation. Now the Government was opening it for homesteads, after allotting rich sections to the individual Poncas. So on the day of the opening, amid the rush of wagons, horses, and men afoot, lined up on the border south of Arkansas City, Kansas, waiting for the pistol shot signal for the rush, was a tall, bay, thoroughbred racing horse from Kentucky bearing Joseph Miller, George Miller's eldest son. There was a gleam in the boy's eye and confidence in his manner. The homestead his father coveted was forty miles away, but he knew just where it was. Hundreds of others knew the land, but their horses

THE HARVESTERS SOMETIMES GO FIVE MILES BEFORE THEY TURN TO COME BACK

A PART OF THE BUFFALO HERD

ot Kentucky-bred racers. With the ıhot the rush began. Far in the lead ıe bay racer. Late that afternoon a outh dropped from a spent horse and l a flag at the big bend in the Salt f the Arkansas where the Ponca reser- began. The horse died where he fell. e now marks the spot, a memorial of ginning of the 101 Ranch. George ollowed his son into the territory, and ɔ younger boys, George, Jr., and Zach, oo. By homesteading, by purchase, lease from the Indians, the land con- by this Kentucky pioneer and his sons grew to the 87,000 acres of to- George Miller died several years ago. then the three sons have carried ranch themselves. It receives its from the late Mr. Miller's cattle —101.

irst the Millers raised only cattle and they did not farm. When the panic 3 struck the West, they had 17,000 ıttle on the range and owed $100,000. sold the cattle to pay the debt. As nter came on, they found their assets l to forty-seven old saddle horses. ey had established a business reputa- nd they had lost neither courage nor ıise. They decided to plant wheat—the good red land of Oklahoma ought to produce famous crops. So they borrowed money enough from banks whose officers knew them to plant 1,000 acres and to buy 500 yearling calves. They grazed the calves on the growing wheat, and yet their yield was 37,000 bushels. Several thousand bushels of this they sold at $1 a bushel for seed wheat, the rest went at an excellent price, and they saved some of the best for their own planting. With this start they went on farming, putting in corn, alfalfa, and other crops, as well as wheat. They bought more cattle to fatten, and added horses, mules, hogs, geese, ducks, and bison to their flocks. Every year they extended their operations, and every year now they put in some new crop. After my ignominious scramble over the wire fence that frosty morning last fall, with the wicked-eyed bison close behind, I drove two miles through a single cornfield, walked through a young peach orchard and saw the 250 bushels of sweet potatoes that had been grown between the rows of peach trees. I admired the economy of planting a pear orchard in the barn yard where the ducks and geese were waddling about. Here was a berry patch of several acres. There a stand of 10,000 ash and sycamore trees, just planted, were facing the approach of their first winter. Everywhere one

READING WAR NEWS ON THE RANGE

A BUNCH OF EDUCATED MULES ON THE RANCH AND THEIR TRAINER

turned were evidences of progress, of well-thought-out experiments.

In the ranch-house is the central office of the big farm. It is like a city business office. All documents pertaining to the industry are filed in systematic order—Indian leases, accounts, records. Any paper can be found in a moment. The telephone on the desk connects with every foreman on the ranch over thirty-five miles of private wire, and conversations are frequent with the towns throughout Oklahoma and Indian Territory by long-distance service. Joseph Miller has several times telephoned to Chicago. Nor is the business system less orderly than the appointments. Joseph Miller attends to the farming operations and does the dealing with his Indian landlords and wards. Zach Miller attends to the cattle, the mules, the ho the horses. George attends to the routine and the books. But there formality. Every brother takes inte all parts of the business. Tasks are changeable and are distributed with fr good feeling.

The three men manage as many hands in the busiest season. Som distance to one side of the ranch-ho the bunk-house and cook-house f employees. Scattered over the ran four other similar camps. There ar cow-punchers to attend to the 15,000 and the 500 mules. Huge stables h many of the 300 work-horses as a turned out on the range. Two black are kept busy shoeing horses and re

"PRAIRIE SCHOONERS" DRAWN BY LONG-HORNED STEERS IN THE HISTORICAL PARADE LAST S

A long-horned steer is now a greater rarity than a bison

THE PRAIRIE STAGE-COACH IN THE HISTORICAL PARADE

farm machinery. One outfit of three men constantly rides the 150 miles of wire fence. There are barns and granaries and tool houses. Yet I was amazed to see an acre field filled with expensive machinery, gang plows, harrows, binders, threshers, exposed to the weather.

"It's economy," said Joseph Miller. "On a farm of ordinary size, one of those would last for years. We use up one in a single season, or in two seasons at most. Then we buy new ones. It would cost more to house them than we should save. And what is more, that big steam plow over there is discarded. We used it for a while, but we found that it was cheaper to plow with mules."

A dozen similar remarks showed that this quiet Oklahoma farmer had studied the science of his business as thoroughly as a Pittsburg manufacturer studies the cost of steel-making.

With the steam plow abandoned, spring plowing now goes on with teams of five mules.

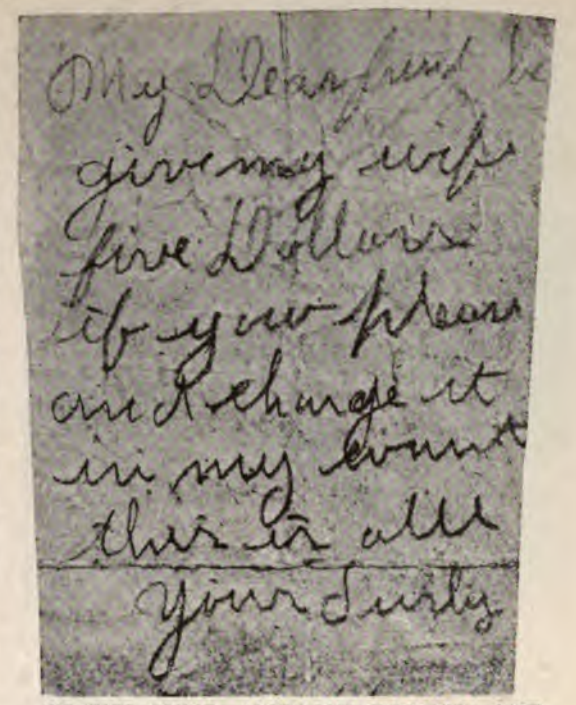
THE *LIVING-ROOM* IN THE RANCH HOUSE

It gives a vision of farming on the hugest scale to see nine teams move down the long rows of a 9,000 acre field, turning three furrows apiece of the rich red earth. When the hay is ready to cut, twenty machines mow the thousands of acres of grass and the 500 acres of alfalfa. In some places they go five miles before they turn to come back. Ten thousand tons a year is the crop. Forty-two reapers and binders garner the wheat, and it takes five busy steam threshers to thresh it. Binding twine is bought by the carload—$3,000 worth at a time. Last year was a poor one for wheat throughout Oklahoma. The Millers' 9,000 acres produced only 150,000 bushels. Yet so careful are their methods of planting and cultivating that they sold all but 20,000 bushels of this for seed wheat at 95 cents a bushel. The average yield of corn in Oklahoma is twenty-five bushels to the acre. The Millers' 3,000 acres of corn produce fifty bushels to the acre, ten of which Joseph Miller ascribes to careful seed selection. The wheat and the best of the corn are sold at a high price for seed. The hay, the alfalfa, the oats, and the rest of the corn are fed to the stock. Corn is put into automatic feeding racks, and the hay and the alfalfa are piled in stacks out in the rolling pastures; and the beeves, the mules, and the hogs are permitted to eat as much as they wish. In addition to this the stock are turned into the alfalfa fields between the five cuttings and they are grazed also on the growing wheat. What they manage to consume merely thins the growth down to the proper luxuriance. Last year carloads of melons were shipped from the 1,200 acre melon patch, some to be marketed and some to be crushed for the seeds. The late Mr. Miller used to keep a sign in the patch which read: "$5 fine for anyone who goes through this patch without taking a melon." The peach orchard and the apple orchard have not yet begun to bear.

QUANAH PARKER, THE BEST KNOWN AND RICHEST OF THE OKLAHOMA INDIANS, AND HIS WIFE

Twenty-five newspapers come daily to the

h and several magazines are taken. se, with the constant use of the telephone, the ranch office as closely in touch with et conditions and opportunities as if re in Kansas City. If the price of beef, mules, goes up in Kansas City, St. Louis, hicago, a foreman is called up fifteen away, and ordered to round up a bunch drive them over to the railroad. The moment the railroad is being asked for cars. The following morning the stock lling into the stockyards. One week Miller will be out in Southern California ing up a bunch of mules he has heard of, nother week George Miller will be at the York Horse Show selling polo ponies. ay, just before an important polo match East, Joseph Miller received a telegram , "Send five trained polo ponies by s." In an hour or two they were e train. In telling the story he re- d, "If they had been ordered to be by first-class mail, special delivery, would have gone just the same— he express charges amounted to



ON THIS ORDER, ALTHOUGH UNSIGNED, FIVE DOLLARS WAS DELIVERED

NIMO, THE FAMOUS APACHE WARRIOR, AT THE STEERING WHEEL OF A MODERN AUTOMOBILE

as much as the price of the ,,

is one of the most interesting ventures of the ranch. The thoroughbred Arab stallion shown in the illustration is bred to Indian cayuses, and the foals are put into

ZACH MILLER ON HIS ARAB STALLION

A BARBECUE OF BISON MEAT

training as soon as they can be saddled. A trainer teaches them to follow a polo ball. Every now and then the cow-punchers mount a bunch of them and play polo. Some of the ponies show so great an aptitude for the game that they enter into it themselves. A particularly intelligent player will sell for from $500 to $1,000. Some turn out "dubs," and cannot be made polo ponies at all.

With all these activities the operating expenses of the ranch amount to about $100,000 a year. The employees range from college men in search of health to cow-men from the Texas Panhandle, and Indians graduated from the Carlisle and Chilocco schools. The work does not stop for Sunday, but is managed on the twenty-six-day system —that is with a four-days lay-off out of every thirty. In the harvest rush a bonus is given to the men who do not take their lay-off. Frequently $3 or $5 is added to the n wages of any man who does especiall work for the month. This keeps tl keyed up. They receive their outfit ar "chuck" or board. Then they ar according to their efficiency. No qu are asked when a man applies for a jo is set to work under sharp eyes. He charged in short order if he does not good" as a capable, orderly worke company store is maintained—the m paid in cash.

"The storekeepers and other people territory have got to live as well as we Joseph Miller, "and if it weren't for ou the business men in Bliss, White Eag Red Rock could hardly keep up."

Sometimes the cow-punchers buy on signing vouchers which are sent to Miller. The amounts are deducted fro

GERONIMO SKINNING THE BISON KILLED FOR THE BARBECUE ON THE OCCASION OF THE CELEB

Mr. Joseph Miller at the right of the photograph

. I found this significant fact in looking gh the pay-roll: The men who were g vouchers—here apparently a purchase, evidently a bet lost to another cow-ar, again a payment for money borrowed receiving a balance ranging from ty a month. And their wages were the in the book. In practically every where the total wages ran as high as or fifty dollars a month, no money had drawn in advance. The thrifty men also the better workers. Sometimes men do not draw their wages for months, et them accumulate. One man saved in this way, and bought a homestead own with it. While I was examining ook the telephone rang. It was a call e way from Winfield, Kansas, the old of the Millers. A mother was inquiring her son was getting on.

ine," called back Joseph Miller. "He his money, and has gone over and d a restaurant in Oklahoma City. I he's doing well there."

t the heaviest of Mr. Miller's feudal s is in looking after the 1,000 Indians own much of the land of the ranch and ook on him as a father. They call him all hours on the telephone, camp in his yard, bring their troubles to him, borrow y from him, make presents to him. even had a pow-wow and named his for him, giving the name, Bright Star, s little son Joseph. According to the ations of the Interior Department, the the Millers pay is turned over to the n agent who in turn pays the Indians. ally this ends the relation between the men and their landlords. But Indian ms reck not of pay days and the white order of life. When a Ponca wants y he borrows it from Joseph Miller. ever an Indian dies, the head of the y holds a funeral service, at which, in of his grief, he gives away his personal rty, his ponies, his blankets, his house-goods. This is very romantic. But the day he is hungry and the next night he d. Of course he must have food, and ets and a pony. He goes to Mr. Miller em, promising to pay when his lease-y comes. Or a brave wants a little y for family expenses; he has spent his receipts in a huge and splendid feast. rife appears at the ranch-house with a little note from him, written by his school-trained daughter, like the one in the illustration. This was unsigned, but I saw the five dollars paid as requested.

The Indians are honest, but their rent-money is not always enough to pay their debts; so the debts continue. Mr. Miller declares that his landlords now owe him $22,000. One owed him $200 on a certain settling day. He owed another man $200. He was receiving from the agent $300, $100 of which he had immediate need for. He tucked away his own $100, and then paid the other man.

"Look here," said Mr. Miller; "where's my $200?"

The Indian drew him aside, confidentially.

"Me no like other feller," he said. "Bad man. Pay him. He go way. You stay here; me stay here. You good man. Me pay you some other time."

Many of them regard their debts thus. Since both they and the Millers will remain where they are, the money can be paid at any time. The Millers, they reason, have possession of their land as security. They feel gratitude, however, for favors. A Ponca chief recently returned from a visit to a Sioux relative in North Dakota—the Poncas are a Sioux tribe moved into the Territory by the Government. He brought to Joseph Miller a beautiful Indian hunting shirt embroidered with stained porcupine quills. It had been given to him as a present, but he had no scruples about giving it away again as a token of friendship.

The Indians, of course, add to the picturesqueness of the autumn "Wild West" frolics of the ranch outfit, and they joined heartily in last summer's great celebration. Geronimo, the old Apache warrior, now a government prisoner, came up under guard from Fort Sill, and the Poncas on the ranch appeared in full regalia. The affair took place on June 11th. A huge pasture had been fenced off for the sports, and people came from all over the Southwest. Special trains coming down from Kansas were so crowded that some of the passengers rode on top of the cars. Many visitors came on horseback and in wagons, and camped several days on the ranch. When the historical parade began at 1.30 P. M. on Sunday, there were 65,000 people looking on. The parade was designed to tell the story of Oklahoma.

First came the Indians in war paint and feather head-dresses. Slowly following was a line of prairie schooners. Then came ox-wagons, and behind them a company of Oklahoma farmers, original settlers. These were succeeded by ranks of modern farm machines, followed by a steam plow. Behind the steam plow came a line of automobiles, for in the Oklahoma of to-day automobiles are not uncommon. The cow-punchers then gave exhibitions of bronco-busting. There was a steer-roping contest. Sham Indian fights, trick riding, Indian dances, races, and other exhibitions kept the arena in a cloud of dust till sun down. Every fall a similar exhibition is given on a smaller scale away from the ranch, but this was an ambitious and successful attempt to revive for a day the conditions of the old West, and to tell the story of its passing away. One of the most interesting events was a bison chase by the Indians and the cow-men.

While the celebration was being planned, absurd stories about it became current. One was that Geronimo had offered a prize of $1,000 to anyone who would permit himself to be scalped on the occasion. Another was that the Millers were to sacrifice their thirty-five bison in one grand battue. The Indians, according to the tale, were to be turned loose among the herd with bows and arrows to show how their ancestors had been wont to hunt. The fact was forgotten that these bison had cost $17,500 and that the Millers were presumed to be sane. The story reached New York in credible form. Forthwith Mr. Dan Beard, the well-known editor and lover of wild life, telegraphed to Joseph Miller inquiring if the herd were to be sacrificed. When he received no reply, he telegraphed to the President requesting him to stop the slaughter. The President telegraphed the Governor of Oklahoma to send troops up to the ranch to prevent it. And the troops came at public expense.

I asked Mr. Miller why he had not answered Mr. Beard's telegram.

"Well," said he, "I had requested the Adjutant-General of Oklahoma to permit two companies of soldiers to come up at my expense, which would have been about $1,000. The soldiers would have been glad to come, but the Adjutant-General refused. I was wondering how I should handle that crowd of 65,000 people without soldiers, when Mr. Beard's telegram came. I way. I said nothing. The troops ca the expense of the territory."

But they did not arrive until Sunday ing. On Saturday afternoon, in the pr of the delegates of the National Ed Association, in whose honor the whol bration was given, a single bison was It had been the intention to kill bu old bull, for a feast of bison meat, a add picturesqueness, to kill him by the instead of merely shooting him at the sla house. So the old bull was driven fro herd and chased by cow-men and I up in front of the ranch-house. The chase was joined by Dr. Harold Thon Chicago, who shot the bison from an mobile. The editors had bison mea dinner that evening.

Dr. Thomas lately became a parti the Millers. He became so deeply inte in their project of breeding bison th was admitted to the corporation. Ne tions are now going on with Mr. C Goodnight, who keeps a herd of bis Palo Duro Ranch down in the Panh to combine the two herds into the l known.

The Millers have preserved their simply as curiosities, and they have g considerable pleasure from watching habits. At first they had difficulty in ke them in a pasture. Ungainly as bison a to be, they can go over a fence of ord height, and they will brush through that would hold cattle, as if they wer there. It used to be a common thin them to escape. Whenever one did, the phone bell in the ranch-house kept up stant whirring. Everyone who saw escaping beast called up to say: "One o buffalos has just gone by." The exper was tried of changing the herd from p to pasture. The one along the river p them so well that they have made no at to escape from it.

They work hard out on the 101 Ranc they play hard. A delightful hospital extended to visitors, and the home very pleasant. Zach and George Mill still unmarried, but Mrs. Joseph Mille her three children make the ranch ho home in every sense. There are few interesting places in the United Stat visit.

JAPAN SINCE THE WAR

HE THOUGHTFUL MOOD OF THE PEOPLE, AFTER THE REACTION FROM THE RENZY OF WAR—THE NEW INDIFFERENCE TO FOREIGN OPINION—A CLOSER INION OF THE SOCIAL CLASSES—THE STRENGTH OF THE OLD RELIGIONS -THE BUSINESS READJUSTMENT AND THE WORKING OF WAR CHARITIES

BY

MARY CRAWFORD FRASER

e second of a series of articles on present-day conditions in the Far East. "The Leaders of Japan" appeared in January, 1906.]

F ALL the events which have so notably influenced life in Japan during the last sixty years, there y one, the fall of the Shogunate and the quent Restoration of the Imperial power, . can compare with the recent war for and significance in the molding of ıal charater. The introduction of mod- ethods in science, in education, in govern- has affected chiefly the external and ial existence of the people. Those es were bound to come. Had the ry not adopted them voluntarily, to wn glory and benefit, they would have forced upon her from without—perhaps e hands of a conqueror, as reform has ctly but practically been forced upon a by Japan to-day.

rty years of modern methods had left eart of Japan untouched when war was ed in February, 1904. In the innate ss of Japanese thought no new breaches een made since the Restoration had l to renewed life and strength the long ınt loyalty to the Emperor. During ıle of the Shoguns, the feeling towards overeign had grown to resemble that many hard pressed Christians feel to- the Deity. They do not doubt His nce; but since He is always invisible ways mute, they leave Him out of their ations and set themselves to combating opitiating the concrete personalities d them. In theory the Emperor has s been what he is now, a ruler given by en, a High Priest in direct communica- vith Heaven for his people's good. In ce, as everyone knows, the emperors, enturies before the Restoration, were factors of no importance in national life; they were invisible, powerless, often painfully poor, and, except as pawns in the great game of the Shogunate, completely overlooked and forgotten. The signal and exclusive benefit conferred on Japan by the Restoration was the Restoration itself. The Tokugawa Shoguns, clear thinkers and strong rulers on the whole, were quite as likely to introduce in time the much prized modern methods as any member of the Imperial House. With a wisdom and abnegation which have not received their due meed of praise, the last Shogun saw that the time of double rule, even in name, was past, and divested himself of power in order to give back to Japan her Emperor.

IMPULSE OF THE RESTORATION.

The people's knowledge of him was almost nil, but their instinct about him was unvitiated and infallible. Like some child who has never experienced filial love, but who feels it suddenly flame up in him on being brought into the presence of a hitherto unknown parent, the nation rose to meet its long unseen monarch and at once enthroned him in the shrine which had been kept inviolate for him. The life of the country took on the amazing warmth and vigor which have carried it to such pinnacles of success; under the Emperor's eye, for the Emperor's sake, no effort has seemed too strenuous, no sacrifice too hard, no attainment impossible. He issued his famous rescript commanding every one of his subjects to educate himself fitly according to his station in life. The Japanese became a well-educated people. He decreed an army which should be efficient, brave, and frugal: the army is before us to-day. His

relation to his people united them with one another, for in him patriotism found its figurehead, through him religion became real and binding once more. That the present Emperor's character and ability should have been found equal to the strain of these awesome honors, that after thirty-seven years of his reign his people's faith in him should remain unshaken by a single act of injustice, selfishness, or arrogance, is perhaps the most signal blessing yet conferred on Japan by indulgent destiny.

The Restoration has been matter of history for thirty-seven years, and its results have had time to work themselves out fully and satisfactorily. The war with Russia ended only a few months ago, but so tremendous was the violence with which the conflict and its ending struck into the national consciousness that already its mark is visible on thought and character. A profound gravity has descended upon the country, and with it an apparent and quite new indifference to outside opinion, whether voicing praise or blame. During the last eighteen months patriotism has fired all the beacons of the heart, duty has been glorified to martyrdom, martyrdom counted as a commonplace of service; forty million souls have breathed an atmosphere overcharged with the whitest fire of heroic passion —an atmosphere in which mothers could bid their sons never return to them, could say, "Since some must die for the Emperor, let me have the glory of giving him thee, my son!" Men dug their own graves and put up their tombstones before going to the war; young wives set their houses in order, dressed themselves in their grave clothes, and cut their throats, to follow and serve the spirit of a husband killed in Manchuria. The country was singing peans on the rack.

JAPAN'S RESOLUTE SELF-CONTROL

Then an order went forth. Cold good sense decreed that no more heroism was needed, that saints and heroes and martyrs should fall back into the ranks of everyday citizens, roll up their sleeves, get to work and pay the bills. With a gasp the nation obeyed. The little ebullitions of feeling at the moment of the conclusion of peace had less effect on the Empire than last summer's race-riots in New York had on the Constitution of the United States, less than the Ulster Orangemen's murderous outbreaks a few weeks ago have had on the stability of the British Empire. England and America, recognized powers, prosperous and at peace, took these breaks of public nervousness with unruffled calm and were not admonished to "be careful," not reproached with having "a civilization only skin deep." But for mischievous and most deliberate misrepresentation no one would have thought twice of the disturbances which took place in Tokyo at that critical time. The marvel to us on the spot was the sober "orders are orders" mood of the country at large, suffering as it was from the terrible revulsion of feeling caused by the cession of territory legitimately conquered—the apparent eclipse of glory for which such a heavy price had been paid.

That revulsion of feeling seems to have had the curious effect of making the thinking Japanese stand still to take stock of himself. Brought face to face with the cataclysmic forces of his own character, and feeling them dominated and controlled for everyday necessities by a power superior to the most transcendent and ardent passion, he seems to be soberly contemplating himself from an outside point of view. "What am I then, a man, a machine—or a god?" That is the unformed question in his mind, a question which others than himself have lately asked about him. Meanwhile, the general attitude among statesmen, generals, admirals—the men of famous names and well-known faces, whom one meets here now everyday—is one of sober and melancholy humility. The tone in conversation, whether of a public or private nature, is deprecatory rather than triumphant. These victors of yesterday are silent, unsmiling; they seem to be saying in their hearts, "Either all is Vanity—and then Vanity has cost us very dear—or there lie before us as the completion of past achievements, new tasks as hard to carry through as those which lie behind."

A NATION'S HIDDEN SADNESS

Two nights ago, at the reception given by Baron Komura on the occasion of the Emperor's birthday, I was sitting at supper with the Austrian Minister and one or two other diplomatists who were laughing and talking cheerily. As I raised my eyes, I met those of a Japanese friend, a gallant admiral, who was sitting at another table. He is one of the two or three who are called the "Brains

Navy." He was looking toward me ımething like reproach. With another I asked him what was the matter—a eal of wireless telegraphy takes place ving rooms here, as I suppose it does here else. The reply I got surprised Vith a gesture of the saddest dignity, ɔd a glass of champagne, waited for me he same, then touched his to his lips, h that sorrowful gaze which said as as any words, "Are you, too, one of who neither remember the dead nor :and the future?"

bright room, the gay uniforms, the women, all disappeared for me. I bered—and I understood.

there is more than regret for the dead reoccupation for the future in the al mood of gravity. For some depast, there has been, behind all the ıus, honest effort to do the best for the r's sake, the desire to win the complete al of the Western nations, a desire has caused detractors of Japan to say ır humanity, her self-denial, even her ry, all came under the head of "playing gallery." It is easy for idlers to throw t accusations at people who are too ı refute them, but there was just the f truth in this one necessary to make . The Japanese have been on probaer since many of the present leading ere born. The West had set up its le standards in government, in science, ;, in education; and these people, the st and most persevering in the world, orn to themselves to reach those stanınd make their models and teachers 'ledge that they had done so. Even ractors now admit that they have more ılfilled their aim. I have even heard uccesses in these different fields beas a misfortune by American citizens. ng as the Japanese were behind the said one man, "we had nothing to ɔm them. Now they may become a at any moment!" I remember re--perhaps too hotly—that a nation could not "become a danger" was of :tle use in our world of to-day. But ɔanese feel the change of mood, and, l on the attainment of that which has ng striven for, are beginning to doubt r foreign approbation be so necessary r well-being as they had imagined.

The strange change in temper of American newspapers after the opening of the Portsmouth negotiations came as a shock to the devout believers in American friendship, a thing which all classes here hold in wise and tender regard. In other directions, too, the sudden cooling of kindness on the accession of respect has not gone unmarked. The Japanese are very sensitive in such matters, and they quite realize that in order to overcome a powerful foe and secure an illustrious alliance, they have been obliged to risk some ancient and pleasant friendships. This experience of one of the penalties of greatness has doubtless deepened the prevailing mood. Henceforth the Japanese will never ask what foreign nations think of him. He is taking the responsibility for his own standards. There is no longer any "gallery." All that matters in future is his estimate of himself. That is about to be searched by very high canons, and his powers will be almost as severely tried by adjusting the consequences of the war as they have been by the strain of the struggle itself. When the troops have been brought home, the enormous bills paid, the finances adjusted, the unemployed provided for, commerce developed, colonization organized—then and not till then will the country's leaders and rulers feel that their work is done. Meanwhile, they want no compliments and ask for no criticism, for only they themselves can judge of the magnitude of the tasks.

This calm appreciation of that which waits to be done has, I think, much to do with the quiet humility of bearing noticeable no less in the returning conquerors than in the official circles which have welcomed them back. I was not in Japan at the conclusion of the war with China, but I know that the wild triumph felt at the country's success, tempered though it was by the interference of the Powers and the loss of conquered territory, was disastrous to advancement for some time. The indemnity paid by China induced reckless enterprise and speculation that were followed by widespread failure; industry and economy were temporarily lost sight of. The most thoughtful of the Japanese tell me that they consider Russia's refusal to pay an indemnity as a most salutary check on the repetition of such misfortunes. "Better," they say, "that we should have to pay our war taxes in perpetuity, that we should be kept poor and frugal and industrious

forever, than that there should be a sudden enormous influx of money into the country, to turn our people's heads and plunge them into speculation and extravagance. Thank Heaven we have avoided that pitfall!"

The constant reference in conversation to the China-Japan war and its consequences is very striking. The Japanese tell me that they look back upon the latter as a lesson—the most instructive of all lessons—as to how not to do things. That it has been taken to heart the present course of action clearly shows. In public finance, as well as in public and private charities, there is a wholesome dread of inflation and lavishness. Even the utilizing of foreign capital in private enterprises has been regarded with distrust. It would seem that the authorities fear nothing so much as a "boom" in any direction. Indeed, a few weeks ago, an attempt was made by the Government provisionally to forbid private firms to carry on their business with foreign capital unless official consent had been obtained to the transaction. This was unconstitutional, and the Japanese business men refused to submit, but the fact that such a measure could be suggested shows the extreme nervousness prevailing in official circles on these points.

RETURNING TO PURSUITS OF PEACE

But prudence has not been allowed to stifle activity. The moment the end of the war was in sight the Government began to provide for the exigencies which would follow the conclusion of peace; the way was prepared for taking up the important public works, harbor works and railways especially, which had perforce been suspended while the men and money necessary for them were being employed in the war. I believe it was on the 19th of August that the question of the completion of the Yokohama Harbor works came up for discussion. On that occasion Count Okuma, who is better as a financier than as a politician, gave utterance to a very sound axiom. He said, "A time of war is particularly favorable for inaugurating such enterprises, as men's minds are in an *expansive and daring condition*." The Japanese Government, while carefully guarding against the dangers of rashness on the one hand, recognizes that, on the other, the best fruits of the war will be wasted unless that "expansive and daring mood" be at *once utilized in legitimate* enterprises. Now that the struggle for the integrity country is successfully ended, every lo strand is being gathered up to be wove the fabric of internal and external de ment.

Railway works were the first to resumed, and rightly, since every adde of line in the country represents a quic of commerce and a strengthening of A society, called the "Association f Study of Railway Systems in East Asia been formed by Japanese engineers, ar of the members has started on a tour vestigation beginning with Manchuria ar posing to end with the railways of The Japanese railway system and m ment still leave much to be desired, and anxiety has been felt lest the immense bers of the returning troops—all requir be conveyed to their own districts— cripple the transport of commoditie block the depots for weeks at a time wi delivered goods. The merchants have assured that the greatest care will be cised in the return operations and that mate traffic will be interfered with as li possible during the many months whic will cover. The repatriation of such a mense army must be a slow affair; th estimate of the time it would occupy eighteen months as the lowest limit, bu has now been cut down to six, and effort will be made to extend the railwa tem and increase the rolling stock mean I believe I am right in saying that the g part of the foreign capital so far pr has been destined for railway enterpr

A rather serious difficulty arises i question of employment to be found f soldiers who have served through th and who will now be put on the retir or on the Reserve. Also the cessati hostilities will throw out of work some thousand persons (I give the figures as q but they seem very low) who have employed in the special trades, su blacksmith's work, saddlery, military ing, and the canning of provisions, received an artificial impetus from th It is hoped that many will take up l Sakhalin, where the Government is o good inducements to bona-fide settler together it must be admitted that the ese Government never shirks nor beli responsibility, and that from the mor

ı of importance arises it receives its ıre of attention.

two questions, of the relations with ɔn the part of Japan, and of those ıina, the former decadent and rotten ore, the latter full of vitality but ever us, distrustful, incapable of seeing the ıpects of political truth, form the grave mediate preoccupation of Japanese en. Marquis Ito took Korea for his d has gone thither with his usual experienced workers, while Baron ı, still barely recovered from his and worn out with the strain and of the Portsmouth negotiations, for his old haunts in China the day ıe Emperor's birthday. These are measures and the situation demands The danger of certain now open eing closed by foreign intrigue or ignorance is one which Japan—and ld—cannot tolerate for an instant, may take it for granted that when Ito and Baron Komura return to hat danger will for the most part sappeared.

while the Diet was convened and went ıion early in January. The question nce is the all important matter before ntry now, and the budget for the ear will be, next to the Treaty of he most interesting document of the led war. With an expenditure* for t part extraordinary, of $120,000,000 as interest and sinking fund on tional debt, $20,000,000 in army ı, $68,000,000 for naval and military nt and repairs, $17,000,000 in con- with Port Arthur, Korea and Sak- 10,000,000 for the East China Rail- 3,000,000 for the railways to connect ıchurian and Korean systems, and a ated to me by a competent authority arge that I hesitate to name it—re- o bring home the Manchurian armies, ntry has, to say the least, a very ıs task before it. It is equally clear ɜ nation is confident of its power to ɜ strain. There might have been fear itation before the war, but the war wn that there are no impossibilities n honest and intelligent government y upon a conscientious and loyal With cheerful goodwill the entire nation, from the Emperor down to the humblest taxpayer, is set upon the great business of paying the bills and coming out with honor —and a balance. There is not the slightest doubt that this result will be obtained, and, incidentally, the resource, the self-denial, the industry, which the process must call forth, will be invaluable to Japan, as a great moral capital on which to build up her commercial prosperity for the future.

the rough estimate. It is considered optimistic here.

THE WAR AND NATIONAL CHARACTER

In summing up the effects of the war upon national character here, three great points strike one very clearly—the desire to suppress impulsiveness and "gush" and to bring quiet common sense to bear on all questions; the new indifference to foreign opinion where it does not affect real interests; and the sympathetic drawing together of the upper and lower classes. If these seem but modest results of the tremendous epic we have watched to its close, let it be considered that they are useful elements in national life and particularly hard for the Japanese to acquire. By inheritance and training he is an enthusiast—and something of a mystic—in spite of all that has been written and said about his light and superficial character. This myth has been disposed of finally by the grim earnestness and relentless logic shown in every operation of the late war. It was credited by those who knew the Japanese intimately. To them the danger ahead, some years ago, appeared to be the inroads, in some quarters, of materialism, not of the grosser sort, but the materialism induced by a superficial acquaintance with science, the sudden light of which dazzles the neophyte into the mood which can only be described by the old-fashioned word "atheism." Mr. Marion Crawford, who certainly speaks with knowledge, has been heard to say that as soon as the ordinary Italian beholds a steam engine, he cries out, "There is no God!" The Japanese have escaped this snare. I am told that many politicians have discarded all religious belief, but they say very little about their misfortune, and the nation at large, including the Army and Navy, pays devout and open tribute to a Higher Power, and finds its simple and ancient faith perfectly compatible with modern exigencies.

The suppression of individuality, of which Lafcadio Hearn wrote so fully and lumin-

ously, applies only to externals; the Japanese, in his inmost heart, is a creature of the strongest individual passions and aspirations. Till now, these have governed all of him that was not claimed by the iron rule of public service and etiquette. They often showed him events and persons in an unreal or exaggerated aspect, with the result that he did occasionally scandalize us by the lengths to which his feelings could carry him. But, slowly, during the last few years, the real has conquered the unreal; the tremendous stress of the eighteen months of the war showed him that without the patient good sense of the man who forebore personal glory and stayed at home to organize and administer, the magnificent bravery and loyalty of the fighters abroad would have availed nothing. And now, high on the list of virtues to be respected, to be striven for, a place has been found for the all-important quality of good common sense.

WOMEN'S CHARITIES

This desire to do all things rightly and reasonably, with the minimum of expense and the maximum of result, has been very noticeable in the many charitable undertakings necessitated by the war; and, creating sympathy and comprehension between the rich and the poor, it has done much toward producing at home that which the sharing of hardship and danger called forth in the field, the drawing together of class and class, to the immense benefit of all concerned. In the work at home the Japanese ladies have shown an intelligence and devotion which have surprised even their most ardent partisans. Fifteen or sixteen years ago, when I first came among them, the Japanese ladies were without initiative, timid of anything approaching novelty; admirable in their home duties, but incapable of originating or organizing public enterprises. Their charity and zeal during the China-Japan war were beyond all praise; but much money was thrown away, many sacrifices were made in vain, because there was no proper direction, no experience of working methods, no applying of the principles of common sense to the good work attempted. A great deal of money was distributed among the sufferers from the war, with the result that poor women, who had never handled more than tiny sums at a time, had their heads turned, and launched out into relative extravagance and dissipation. It seemed a very beautiful and heroic thing for great ladies to dismiss their servants and do their own washing and cooking, in order to devote the money saved in wages to the assistance of soldiers' families. There is something in even the most sincere and generous feminine heart which asks for a dramatic setting of pain and sacrifice where good is to be done; but when the sweet, brave ladies of Japan came to sum up the results of their many self-denials and activities, they were appalled to find that they had done more harm than good. To them as well as to others that episode of the China-Japan war was a lesson as to how things should not be done, and they acknowledged their mistakes with characteristic honesty and humility. Having done this, they quietly studied out the questions of how best to assist the working classes in times of stress. The ease and readiness with which the conditions were met when war broke out again, and some hundreds of thousands of breadwinners were called out of the country, showed that time and thought had been devoted to the subject during the ten years that intervened between the two wars. When, in the spring of 1904, the men began to be drafted away to Korea and Manchuria, the ladies were ready with their plans. They had struck the common sense note without which benevolence is mostly wasted; the object this time was not to give away money, but to provide work and pay for it.

One of the most useful of the charitable organizations has been the Association for the Aid of Soldiers' Families, headed by Baroness Sengé, the wife of the Governor of Tokyo. The committee rented a group of houses in Ayabu, a high, leafy quarter of the town, and here they gathered in the mothers, the wives, the daughters, of the absent soldiers, and started to teach them two trades, laundry work and sewing. Nurseries were provided for the children who were too young to go to school, and kindergarten teachers were engaged to keep the little ones good and happy all day.

"Will you come and see them at work?" I was asked. A day was set, and I started out on my pilgrimage of inspection. After a drive through roads set between deep green hedges (Ayabu is only half town as yet), we passed an immense enclosure where

hundred khaki uniforms were hanging
boo scaffoldings waiting the weather's
e to dry.

it is our laundry ground," said my
ion, "we will visit it when we have
e work rooms." In a few minutes we
l at the foot of a steep garden road
up to an old Japanese doorway.
old-fashioned entrance we were met
roness Sengé, a calm-faced, sweet-
woman, Viscountess Ito, the wife
Admiral, and one or two others. The
as as poor and bare as possible, the
tee room into which I was ushered
g in nothing from the rest, save that it
table and chairs, and on the walls a
of tickets on which were the names
women enrolled among the workers,
amount which each had put into the
Bank.

THE WOMEN'S BURDEN

we were passing through the rooms
women of all types and ages sat on the
efore low tables, working away for
at shirts and drawers for the soldiers.
the plainest, most uninteresting kind
, but they seemed utterly absorbed in
we went by, they made the regulation
hen in an instant the busy fingers
oving again as if everything in life
d on finishing the garment in hand.
y seem desperately in earnest!" I
d. "They are," was the answer.
ay them by the piece. The quickest
can make as much as sixty-five sen
two and a half cents) a day, and
a very high wage for women of this

ted to an old woman who was sewing
ly at a shirt. Her face was so sad,
s so eager. "That is a soldier's
" I was told. "She is taking care of
dren—the wife is dead. That young
t to her is the daughter of a man who
led at Port Arthur. We have many
and orphans here, and the poor things
thankful to learn how to maintain
ves.

e is the machine room. Do you see
orly dressed girl in the corner? She
est worker we have." I came nearer
a young woman with a homely face
d by beautiful eyes and an expression
nost earnest resolution. Even among
all those poor women, her dress, though clean, looked shabby in the extreme. She hardly glanced at me—hands, feet, eyes, were all working their hardest. The wheel was a mist, the needle invisible, and the garments seemed to slip through and come out complete with the rapidity of lightning.

"Who is she?" I asked. "The wife of a soldier in Manchuria," was the reply. "She has not missed coming, for a single day, since the place was opened, and she will hardly stop working long enough to eat. She never spends a penny on herself—she is supporting her own mother and her old father-in-law, besides sending money to her husband. We keep back a percentage of all money earned, and put it into the Savings Bank—so that there will be something to show for the labor besides daily bread.

"Now let us show you the laundry, for we are very proud of that."

This, then, was whither those cartloads of soiled uniforms were being carried—cartloads which had made me turn my head more than once in the peaceful streets near my house in Ayabu. The great barn-like building was piled up with a fresh consignment, and if any one doubts the pathetic personality of mere clothes, he should see, as I did, the mountains of stained and ragged uniforms, clogged with mud and dirt, and alas, blood also, which lay tied in bundles on the floor of that laundry. They were not pretty and they did not smell sweet, but I could not get past them. All the war seemed to pass before my eyes as I stood and looked at the forlorn piles, badges and pipings still telling the regiments of their owners. Incidentally, I was struck with the scrupulous economy of the authorities who are attempting to have such wrecks cleaned and mended up to wearing point—but one learns many lessons in that way in Japan.

Then I was shown the last new thing in drying rooms, with a thermometer affixed to every sliding cupboard, and once more I was impressed with the way in which the organizers of this charity have brought the arrangements up to date without expending an unnecessary penny on accessories. At last we left the laundry, with all its tragic associations, and went to visit the children's quarter, the gayest, sweetest place imaginable. I do not know how many there were; the playroom was a moving rainbow of bright colored robes and merry little faces. Boys

and girls, tiny toddlers and elderly people of five or six, they were all revolving round their pretty, smiling teacher, who was taking them in detachments to play little games where march and song and gesture were full of life and harmony. "This is the way the pigeons fly," was going on when we arrived, and the air was full of the whirl of sleeves doing duty for wings; then the pigeons were fed—in pantomime, and all the time the song went on, while the second teacher played the tunes on a wheezy old harmonica in the corner. Two or three very old ladies, soldiers' mothers and grandmothers, were taking care of the babies in arms—that is the recognized occupation of very old people in Japan. The youngsters, being dressed according to privilege of their age, in flaming reds and pinks, made a pretty spot of color in their corner of the room. The ceiling was all garlanded with paper chains and toys and tiny lanterns, and the aspect of the whole place was bright and wholesome as possible.

This is only one of the many charitable undertakings evolved from the necessities of the war. There are many others, industrial schools especially, equally deserving of praise; but this one is typical, and my object is not to go into the details of all that the Japanese women are doing, but to point out how well they are doing it, to show what sense and energy are applied to benevolent work, and what a solid support these women will be to the nation in the difficult task it now has on hand. Less than twenty years ago the Japanese great lady was useless for all work which entailed publicity or initiative. Publicity is still a great trial to her, and all undertakings are carried on as quietly and impersonally as possible. But the events of her time have drawn her relentlessly into the foreground, and she is showing such fitness for the activities of modern life that she is already a power in the land, a supporter of industry, of progress, of education. The men of Japan confess at last that there is a great deal of fine and necessary work which only women can do, and they are proud to see that their women are doing it wisely and well.

THE ARMY AS A CAREER

A PLAIN STATEMENT, BY AN OFFICER, OF ITS ADVANTAGES AND DISADVANTAGES—LEISURE TO PURSUE A HOBBY AND THE CHARMING SOCIAL LIFE, ITS ALLUREMENTS — ITS DARKER SIDE, SLOW PROMOTION, INADEQUATE PAY, AND THE STRUGGLE TO CARE FOR A FAMILY

BY

LLOYD BUCHANAN

AN OFFICER OF THE UNITED STATES ARMY

WHEN I entered West Point my feelings were similar to those that come at one time or another to every healthy boy. My head was crammed with "Cadet Days" and "The Colonel's Daughter." To me the army was a place where every man was very straight, wiry, brave and honorable; where you would be much happier sharing a comrade's crust than another man's pot pie; and where you would eventually, after slaying a suitable number of Indians and winning the adoration of your troop, marry a beautiful girl. You would then forever live happily in a cottage—sitting before a wood fire in winter, taking moonlight rides in summer, and eating a great many panned oysters and Welsh rarebits from chafing dishes in all seasons alike. Now that a number of years have passed my opinions have modified—somewhat. This article is the result of the series of experiences that have gradually accomplished the modification.

There are many things in army life that are good. The best, to my mind, is the kind of men with whom you are associated. The average officer is considerably fatter and less erect than I imagined, but he is—as nearly all Americans are—brave, and he is a generous, honorable gentleman. The officers of

giment will stand up for you in all corners, and they will help you out in iculty where they can. Many a man ervice to-day has had his commission y the help of his brother officers, and lead man's debts have been honorably h the cheerfully given proceeds of a n taken up among his old comrades. life is, too, except on occasions, a isure. If you have a hobby and care op it, you have ample opportunity in rice. You may write or study or ate or collect to your heart's content. re plenty of time to read. You may ı with your family. You may really ur friends. You can play games and nd ride. All the time, too, your is secure. You have no dread of a ; down of the office force" or of a your salary. You may take your vithout worry, or you may read and ıd smoke your pipe in contented that your idleness is not interfering a h your daily pay.

ife is delightful socially. Everyone o army officers—because most people them, I think, as a class of innocent ldren wandering about aimlessly. put up at the best clubs and enter- n the best houses. Your own post essentially jolly—a little string of and hastily got up hops, of rides and f cups of tea on the lawn in front of ried men's quarters, of suppers where e cooks something, and of occasional ons to town when a good play comes

ıot mean that there is no work done my. There is—a great deal by some and at least a little by all. Some of the staff corps are very busy. A of line officers conscientiously "make" ıselves military work outside of that . But on the whole the army life easy one as regards labor. Regular in an infantry or cavalry post takes day only a few hours of a man's time. the school season—from November arch 1st—is the busiest period of the but even then there is plenty of time r things.

I think, are the most attractive of the army—your brother officers, urity of position, the informal, clan- , and the time for development on such particular lines as a man chooses for himself. They make army life delightful.

But with these come a number of drawbacks which we are apt to forget while we look at the army from the glamor land of romance.

In the first place, any young American who is worth his salt is ambitious to make of himself a power in the world. He wants to count for something. Leaving the choice of his life work out of the question, the young man has always one idea—to get to the top of something that is worth while. That is the fundamental American desire. Can the army satisfy it?

I believe not. To be a great soldier you must fight great battles. We are a peaceful people. We have no entangling alliances. The only nation with whom we could, geographically, have an important land war is Great Britain—and fortunately such a crime against civilization is almost impossible. No other European country would, in the nature of things, cross the Atlantic and undertake to invade us, separating its army so many miles from its base.

If we fight Germany or any other power we shall probably fight almost wholly at sea. Such wars as seem possible are those with small South American or Central American states, or merely punitive expeditions into China. Contests such as these will be little affairs, not productive of great military reputations and, as a rule, offering opportunity for even small distinction to only the favored few—as proved too much the case, perhaps, in the Spanish War. Great struggles like our Civil War, that try men out and burn off rotten timber, our country is not at all likely to have. Even if it does, in all probability, the reputations to be made will be mostly made by those who are in command of volunteers.

But even setting aside the value of the prizes in the army, are those prizes reasonably attainable? In the army, except in war time, under the grade of field officer (and actually under the grade of colonel) there is only one means of promotion—the dropping out of men ahead of you. It happens, moreover, that the junior captains and the first and second lieutenants now are all about the same age, because a great block of officers were commissioned during and after the Spanish War to fill the vacancies caused by

casualties and hardships, and because the army was considerably increased at that time. These men will remain in the service for years, causing a dead stagnation in promotion. A young man entering the army to-day must count on spending from five to seven years as a second lieutenant, and from ten to fifteen as a first lieutenant. He will be middle-aged before he has anything of his own with which to work. He will then pass slowly through the grade of captain, and eventually, when he is within a couple of years of his forced retirement, he may reach the grade of colonel, and he may possibly be retired as a brigadier.

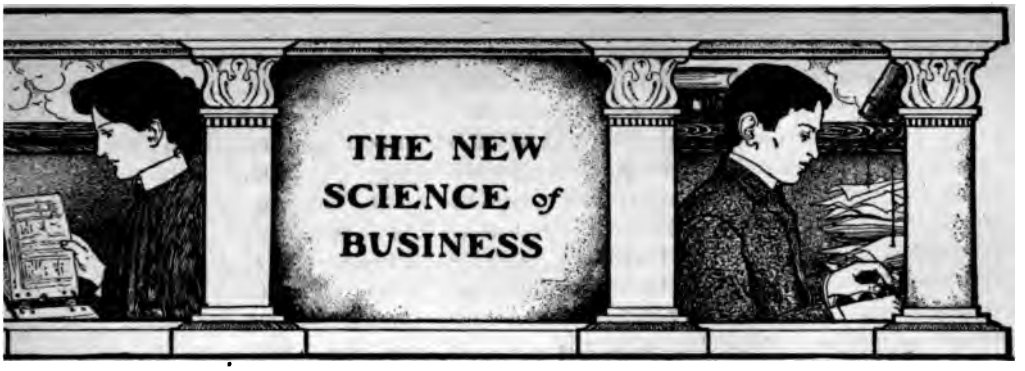
The financial conditions in the army are another matter for serious consideration. The standard of living is much more extravagant than in civil life, and the actual difference in expenses does not allow an equal comparison between the circumstances of army officers and civilians receiving the same salary. On entering the foot service a second lieutenant receives $1,400 a year. A first lieutenant gets $1,500, a captain $1,800, a major $2,500, a lieutenant colonel not more than $3,000, and a colonel in the begining $3,500. This pay—up to the grade of lieutenant colonel—is increased 10 per cent. for every five years' service until the total increase is 40 per cent. After that no further increase is made. In addition, officers receive free medical attendance, free quarters, and a certain unimportant reduction in the price of one or two articles, such as coal and lights. In the mounted service there is a slight increase in pay to cover the cost of buying and keeping horses and equipment. A mounted officer is allowed forage for his horses, but he must himself pay a man to care for them.

The maximum pay of a captain of infantry is $2,520 a year. That is all that an officer entering now can hope to receive until he is more than fifty years of age—probably until he is more than fifty-five. When he enters the army he definitely limits himself to that amount. His allowances are more than counterbalanced by his extra expenses. Uniforms are a tremendous drain. A complete civilian outfit must also be kept up. An officer's associates are as a rule accustomed to spending nearly all of each month's pay as it comes. He is continually entertained at the post club and must entertain in his turn. If he is married he has to pay the expenses of his family every time he moves—and he never knows when he will move or how far he may have to go.

Children in the army must be educated. In civil life there is always a good school, and usually a good university, immediately at hand, but in the service, on foreign duty or in frontier posts, no proper schools are available. There is only one way in which the children can be fairly treated so that they can enter life unhandicapped. That is by sending them to boarding school. But how can a man on a $2,500 salary send a boy and a girl to boarding school, when the cost per student for tuition and board in those institutions of the first class cost from $700 to $1,000 a year? College education and a professional training are equally tremendous obstacles.

Finally, there is the fact that hangs so heavily over many of the men and women in the army—the lack of power to save, to provide for those left behind in case of death. The story of the penniless widows and orphans of officers is too pathetic to be dwelt on here The Government pension is a miserable pittance of some twelve or eighteen dollars a month, and hundreds of delicate women have been hurried from the graves of their soldier husbands to struggle with unaccustomed hands for a living for themselves and their children. No married officer can carry, on the pay he receives, an insurance of more than a few thousand dollars. The average is considerably less than ten thousand. A married man must realize the bitter truth—that his death will leave his family either to struggle to escape starvation or to depend on the charity of their relatives.

There are many other sides from which the army may be considered, but they all present subordinate views of the situation as it is. Good fellowship, the excitement of an occasional skirmish, the interest of moving about from place to place and the native love that is born in some men for things military are matters that all have their weight. But the fact remains that in the army a man leads a life with a narrow and unpromising future. He is required to live too well for his salary. If he marries, unless he has outside means, he cannot provide as he should for his wife and children while he lives; and if he dies he leaves them either to take the position of dependents or to struggle for their daily bread.



THE A B C'S OF FOREIGN CORRESPONDENCE

BY

EDWARD NEVILLE VOSE

ILED and ragged scrap of paper with three words, followed by a half illegible address scrawled in pencil argin—such was the form in which ent manufacturer of plantation received an inquiry that led o an order amounting to nearly of a million. The bit of paper was of a page torn from an export pub- ontaining his advertisement, the scrawl requested his catalogue. A rer of coffee-hulling machinery the writer that his first inquiry n in Brazil was very similar to the The trial order for a single ma- resulted led to a steady trade that gated down to the present time undreds of thousands of dollars. of these instances everything de- the outset upon the intelligence and yed in responding to the inquiries. here is the point where the cam- any manufacturers who are seeking ade breaks down entirely, while mit easily avoidable blunders seri- mperil and materially curtail their While a few American firms conduct gn correspondence along the most lines and with admirable system, ty do not seem to have fully grasped 's of the subject.

cash—Yours truly" do very well d where enterprise is synonymous tle" and brevity is the soul of busi- ch. There is however but one such all others the slap-dash brusque- the American business letter is ange language. In a word, the style of our ordinary correspondence is too provincial for world commerce. In place of "Yours truly" the Englishman writes "With sincere esteem I remain, Your respectful and obedient servant"; the Frenchman says "*Veuillez agréer, messieurs, nos très sincères salutations*"—"Kindly accept, gentlemen, our very sincere greetings"; the Spanish-American merchant concludes his letter with "*Con sentimientos de consideración distinguida somos de Ud. attos. y S. S.,*" which means "With sentiments of distinguished consideration we remain your attentive and sure servants." In all this there is no false note of insincerity, and the manager of any foreign department who ignores these little phrases expressive of an old-fashioned courtesy, so universal as to be conventional in every other country than our own, is likely to convey the impression that he is unacquainted with the style of expression common among gentlemen.

A reply in English to a letter of inquiry written in a foreign language is like sending a dumb man to answer questions. A short time ago a manufacturer complained that while he was receiving numerous foreign inquiries for his goods he was receiving almost no orders. On investigation it was found that he was replying in *English* to all letters. He evidently assumed that his foreign friends could do as he did and send their letters to a translation bureau. In this he was wrong. Any foreign buyer can readily find manufacturers who will correspond with him in his own language, and he will therefore rarely bother with a letter he cannot understand. Competent translators are hard to secure,

however, although the steady demand for them at export centres like New York has at last developed a reasonably satisfactory supply. No translator should be engaged without a searching test, as bad translations will surely result in confusion and may lead to serious loss. A simple but effective test is to require the applicant to translate, without leaving the office, an advertisement or a page from a catalogue that has already been translated by a capable man and carefully compare the two. The "universal translator" who is able to translate Russian, French, German, Spanish and English with equal fluency must be regarded with deep suspicion. There may be such a prodigy living, but if so he is most certainly not likely to be out of work and looking for a $30-a-week job.

That an answer to a foreign letter of inquiry should answer the inquiry seems a proposition too obvious to require statement. Yet that is precisely what a surprisingly large number of the letters sent out by American manufacturers fail to do. The points that a reply to a foreign inquiry should make clear are three: First (briefly), the merits of the goods or more especially their suitability for this particular buyer or his market; second (explicitly), their cost; third (definitely), the date of delivery. The first point can usually be covered by one or two brief references to the printed matter which should accompany every letter. The second requires considerable elaboration. What the foreign buyer wants to know is not the factory price of the article but what it will cost him by the time it reaches his door. Quotations "f.o.b. cars Kalamazoo" mean nothing to him, since he has no means of calculating the freight rate from that point to the seaboard. Quotations should if possible be c.i.f.—that is cost plus marine insurance and freight—to the buyer's own city or to the nearest seaport at his side of the ocean. Any forwarding company will supply these figures if the manufacturer's shipping department is unable to do so. Quotations for export should avoid the puzzling discounts often employed in domestic trade, and should be in the money of the buyer or in terms familiar to him—never in American dollars alone.

In hunting foreign orders the letter is the powder that impels the bullet, the projectile itself is the literature accompanying the letter. Failure to attend properly to this part of the ammunition accounts for the defeat of many an export trade armada. A moment's reflection shows why this is so. A cheaply made up circular in Spanish makes a more effective appeal to the merchant who can only read Spanish than the most elaborate affair in English. The great patent-medicine houses were quick to grasp this fact, printed their literature in every commercial language under the sun, and have reaped a world-wide harvest. Costly printing and lavish illustrations have been no part of their plan—if anything, a printer would call their matter shabby. But German literature was sent to Germans, French to Frenchmen, Norwegian to Norway, Spanish to the Spanish-speaking countries. Each shot was effective. Similar attention to the preparation of supplementary literature has contributed largely to the success of the American manufacturers of sewing machines, cash registers, agricultural machinery, and a few other articles for which the demand is now world wide. An incompetent translator will ruin the export catalogue or circular, however costly or fine it may be. Not long ago an American manufacturer of machinery sent a splendidly printed Spanish catalogue to his agents in Spain and Spanish America. By return mail he was informed from all sides that the book was utterly useless and could not be distributed. The word "thread" (of a screw) was translated "thread for sewing"; an expression meaning "the cover of a steam boiler" was translated into a Spanish word meaning "the top of a wagon"; "watchmen's clocks" (time recorders) was translated "clocks for watchmakers" and so on. In another catalogue "chilled iron" was translated "*hierro con resfriado*," that is "iron with a cold in the the head"; in another, apparatus for baling boats as "*aparatos para embalar botes*," that is, "for packing or making bales of boats." As a rule it is hardly necessary to translate any catalogue in its entirety unless the demand for the goods is very great. Condensed editions, or even booklets, showing the lines best adapted for export to the localities where a given language is used will usually answer the purpose as well as a huge book costing considerable money both to prepare and to mail. As a rule, the most elaborate catalogue should be in Spanish, but a manufacturer of skates who got up a Spanish catalogue discovered that the investment was unprofit-

'or languages that are required only ally inexpensive circulars should be l, while price lists giving weights and ; dimensions should be prepared in all cial languages. The cable code and y the list of code words for parts of should also be translated. An in- scheme for securing an abundance circular matter for foreign use at st was devised by a young woman who the advertising manager of a large nanufacturer. She demands electros .vertisements appearing in the export ı which the firm advertises, and thus ı sort of by-product of the advertising ıle equipment for foreign circularizing ıg cost. A firm changing its adver- ›py several times in the course of a ıld in this manner acquire sufficient to form an excellent export booklet ps two or three different languages.

f the greatest obstacles to American in foreign markets is the office boy. ıng person, it seems, is the individual st be blamed for neglecting to put the amount of postage on letters and matter addressed to foreign countries. the reception likely to be accorded .lesman who introduces himself by soliciting the loan of $5.00 to pay his l, and you have the state of mind of ign buyer who receives a letter post- America on which double the of the shortage of postage must be

›tness, always a cardinal virtue in ndence, is especially important. The sales manager should keep before nstantly the post-office announce- foreign mails, together with a chart or ›wing the quickest mail routes to dis- nts. As far as possible a reply to a .etter should be sent out by the next ımer, even if it is necessary to keep es working overtime to do so. If an one route is available the fastest ›e indicated as a part of the address. nt attention to these little details will ly save several weeks' time, and may ıpturing an order that would other- lost.

:xport manager who understands his will not jump hastily to conclusions :he likelihood of results from unfavorable looking inquiries. Appearances, in foreign correspondence, cannot be judged by American standards. Business men abroad are far more economical than here in petty matters, and postal cards are widely used for preliminary inquiries. These do not ordinarily contain even a printed letter head, the firm name being added with a rubber stamp. If an American firm sent out business letters in this way it would hardly expect to have an answer. Abroad, however, a postal card does not indicate lack of financial responsibility, and inquiries on postal cards should be treated like the others and accorded a courteous reply. Many foreign inquiries are ignored altogether by American manufacturers, or are curtly put off, because samples or exclusive agency rights are requested. The request for samples may, it is true, indicate an intention to defraud, for many swindlers employ this plan of petty larceny, but with a little care and judgment the wheat can readily be separated from the chaff. Reputable houses will not usually object to paying a reasonable deposit for samples of commercial value. The request for an agency requires diplomatic handling. Fully 50 per cent. of foreign inquiries ask for an exclusive agency for the writer's locality, country or continent. A peremptory refusal usually ends the correspondence, but a skilful handling of such requests often results in the establishment of local agencies of great value. As a rule the foreigner asks for far more than he expects to get, and is very willing to negotiate for less if he is not offended by a too abrupt refusal of his first demand.

American manufacturers are not as a rule accustomed to run on errands for their customers. Foreign buyers, however, notably those in the Latin-American countries, are very apt to ask small favors of the firms with which they are dealing, such as the performance of little commissions or the purchase of a few trifles in the retail stores. These little services, if performed cheerfully, will go far toward establishing a relation of personal friendship between the manufacturer and his customer, and should therefore be welcomed rather than discouraged. Unfailing willingness to correct errors or "make good" misunderstandings is another element that helps to make the handling of foreign correspondence successful.

A FAIR-MINDED OPEN-SHOP EMPLOYER

JUST before the recent strike of the book compositors in New York City, Mr. John A. Hill, president of the Hill Publishing Company, issued to his men one of the fairest statements yet made of the open-shop side of the controversy. The essential parts of the statement are as follows:

TO THE COMPOSITORS OF THE HILL PUBLISHING COMPANY

As is well known to all of you, the International Typographical Union has ordered a strike for January 1, 1906, to inaugurate the eight-hour day, with nine hours' pay, and the perpetuation of the closed-shop rule.

This company, and the whole fraternity of employing printers, could deal better with you organized than as individuals. You have rights as union men; but you must not forget that others have rights also—and this, I believe, your labor leaders have forgotten.

Those of you who know me know that I am inclined to pay more than the scale to good men, or grant them other privileges that amount to the same thing.

You and I, and all the rest, may have honest convictions, we may wrangle, and debate, and compromise on a question of hours or pay, but never on the question of the closed shop.

This imported, closed shop, that prevents young men from learning the trade; restricts output; that keeps improved machinery products down; that forbids the owner of the plant from having his own foreman, or any other representative in the workroom—is in itself wrong. It is against the liberty of men. It is slavery. For me, it is the violation of a religious principle.

Too much power is bad for either capital or labor. But capital must obviously have some control of its property.

Your minds are probably made up on that question, and so is mine.

None of you is foolish enough to believe that you, or any other set of men, can, or will, do as much work in eight hours as you do in nine. If this *is* true, then are you doing the fair thing now?

The cutting down of the output of this plant one-ninth means more machinery or wasteful overtime.

Your union figures that the increase of cost will be 15 per cent. The Typothetæ figures 23 per cent. At your own figures, this means a yearly increase to this company alone of $11,900 for the same work you are doing now, and to the Typothetæ of New York $594,000 per year. The printing business cannot stand it.

The compositors of New York have had an increase of pay since we went into business seven years ago of more than 30 per cent. Five times have they asked for concessions—and received them.

Prior to 1898, your pay was $3 per day—30 cents per hour. January 1, 1898, the nine-and-a-half-hour day, ten hours' pay, went into effect, making your pay equal to 31½ cents per hour. November 2, 1899, the nine-hour day was established, making your pay equal to 33⅓ cents per hour. January 1, 1902, your pay was raised to $3.16⅔ per day, making it equal to 35 1-5 cents per hour. October 1, 1902, the pay was again raised to $3.25 per day, making it equal to 36 cents per hour. Again on January 1, 1905, the pay was raised to $3.50 per day, making it equal to 39 cents per hour.

Now, if your demands were to be met, the rate would be 44 cents per hour—a total raise of nearly 50 per cent. You are going too fast.

Nine hours is a very comfortable working time for clean, light, indoor work, where the owner furnishes all the tools, and has many thousands of dollars tied up in a plant. There is some excuse for the brick-mason's eight hours. He works at very dirty, heavy work, in all kinds of weather, making only an average of five or six months a year, and he furnishes his own tools. His employer has no expensive machinery idle when he quits early, and can always help himself by putting on more hands, and there is room for them.

The opportunity for individual initiative, the possibility for any workman to become a master, has made this country what it is in manufacturing and all other industries.

I am content to leave the door of opportunity wide open to all with ambition enough to enter. I oppose any attempt to close that door, to strangle ambition, or to prevent an abler man than I from earning more.

The American idea is good enough for me.

Here are a few things I wish you would think about:

First.—No printer ever succeeded in establishing himself in business who worked eight hours a day.

Second.—There are very few, if any, composing rooms in this city that pay, even at the present scale—they are necessary evils that printers would be glad to get rid of.

Third.—The price of composition is governed by out-of-town printers.

Fourth.—Remember that this company is willing to pay more than the scale—to pay men for what they do, not for what they belong to.

Fifth.—That the closed-shop union tends to grade the workmen *down*, not *up;* it puts you all on the level with the average dub, and prevents you from earning what you deserve.

Sixth.—That while we want only an open shop, with no outside control of what a man does, or what he *earns* above the scale, if you leave, you oblige us to establish a non-union composing room until the war is over.

I shall be sorry to see a man go away—especially those who have been with us from the start. I do not believe that you can get better jobs or a more appreciative "old man." But this "old man" cannot stand everything. The savings of a life of hard work are in this concern, and all the fun he can get out of it is to run it his own way, with due regard for the rights of others. He always has worked more than eight hours a day, and always expects to.

If the officers of a labor union run this concern, someone else will own it—I won't.

Hereafter the foreman works for the owners, and not for the union.

We want men who want to work here, and who are willing to give an honest day's work for an honest day's pay.

Hereafter we shall pay the union scale, or more, for good men—union or non-union.

We want men who have common sense enough to know when they are being treated fair or ill, without being told.

The World's Work

WALTER H. PAGE, EDITOR

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(With full-page portraits of President Fallieres, of the French Republic, Mr. Francis J. Heney, Mr. Marshall Field, and Mr. Horace Fletcher.)

IS AMERICAN CHARACTER DECLINING?
PROOF OF A PURITAN QUALITY YET
THE PUBLIC'S POWER OF PUNISHMENT
THE PRESIDENT AND THE SENATE
A LITTLE STONE IN A BIG WALL
REBUILDING THE DEMOCRATIC PARTY
PASSING PHASES OF RAILROAD DEVELOPMENT
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THE GARDEN MAGAZINE

THE WORLD'S WORK

MARCH, 1906

VOLUME XI

NUMBER 5

The March of Events

SCANDALS on every side of us—great insurance scandals, great corporation scandals, political trickery and corruption, and nauseating social scandals—fill the press, supply an incessant topic for conversation, take the place of emphasis in the popular magazines, and become the theme of preacher and novelist. The lapses of American social, financial, and political life are the subject of inquiry and of comment alike at home and abroad; and the ugly facts that provoke such inquiry and comment are indisputable.

What conclusion is warranted? That we have had a period of financial success that has weakened our fibre? That the hardy virtues of the early periods of the Republic and even of the period of the Civil War have been forgotten in the last half century of our wonderful material advancement? Is luxury making us soft and the race for wealth lowering the moral standards that our fathers lived by? Every thoughtful person is asking such questions, and many find it hard to make a clear answer.

An observer at a distance may have a better perspective than those who regard the subject near by. It is, for this reason, interesting to read what a thoughtful writer in a serious English magazine says. These are extracts from a recent article in *Blackwood's*:

"The mass of the American people are certainly as honest as those of any other country. There is no simpler, purer, or more rational life under the sun than that of the middle class American in his normal condition. Outside of the maelstrom of 'machine' politics or Wall Street speculation—the twin curses of the country—he can be high-principled and honorable both in business and in private life. The 70 per cent. of Americans who live outside of the great cities eat the bread of honest industry and have no wish for any other. They know nothing of 'graft' and 'tainted' money except what they read in the newspapers. If they were inclined to be lax, the American woman is there to brace them up. She continues to be what she always has been—a great moral power.

"So long as the American woman holds her present position in her own household and in society there need be little fear as to the ultimate future of American morals. She is one of the sheet-anchors of the country in every moral crisis, and her influence is again making itself felt to-day. There are many varieties of good women in the world; some passive and others active; some subjective and others aggressive. The good American woman is the most active and aggressive of her sex. She exercises the strictest discipline over her own family. She has the most decided convictions on social questions. However much she may wish her children to succeed in life, she would not have them be boodlers at any price."

This writer looks at the subject sanely and he looks at it whole.

PROOF OF A PURITAN QUALITY YET

THE RISE of corporations to great power and to special privileges of many sorts, particularly political privileges, is the characteristic phenomenon of our time; and the coming of the code of corporation morals is responsible for the flagrant immorality of Wall Street (including the immorality of the insurance companies) and of politics. It has been a natural and steady

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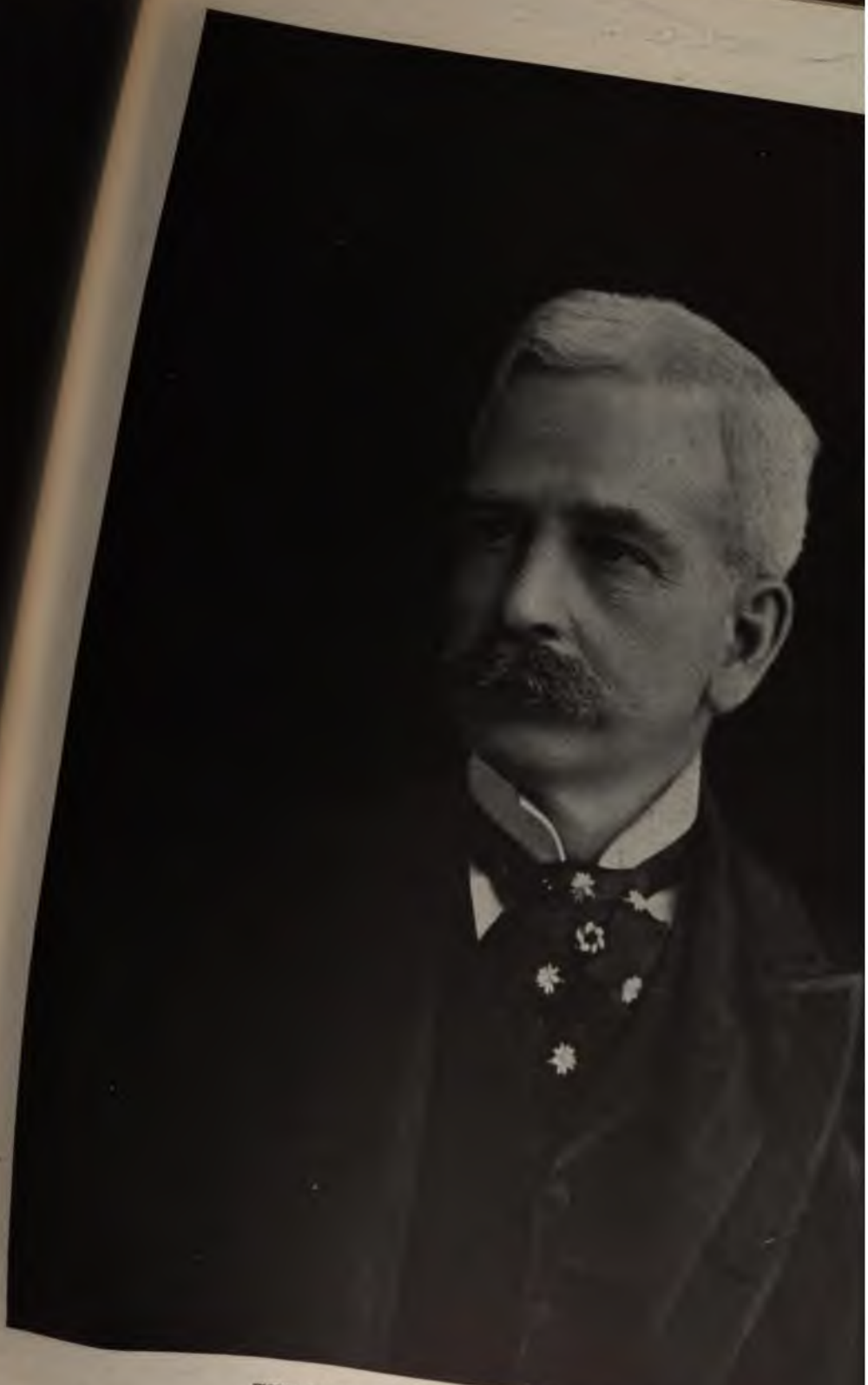
MR. FRANCIS J. HENEY

SPECIAL ASSISTANT TO THE UNITED STATES ATTORNEY-GENERAL. HE SECURED THE CONVICTION O THE VIOLATORS OF THE LAND LAWS IN THE NORTHWEST

(See "The March of Events.")



THE LATE MR. MARSHALL FIELD, OF CHICAGO
WHO BUILT UP AND CONDUCTED A GREAT BUSINESS BY THE MOST SCIENTIFIC METH

See "Th

growth; and it may fairly be regarded as an inevitable accompaniment of this particular stage of our industrial progress—the period of the new, great combinations which have worked too much without personal responsibilities. The best economists believe that it is a passing phase of our development; and there are many events that support such a view. Great corporations themselves are not likely to pass; but the code of business morals which has come into use because of the elimination of personal responsibility will pass. It *is* passing. Such swift punishment as public opinion has visited on the conspicuous offenders in the insurance companies could not have been administered in any country whose morality was not essentially sound. Already the President's agitation for the restriction of the irresponsible power of railroad companies has brought such reforms as the most rigid laws had heretofore failed to bring. We are sure to have better corporation management. The day of the dummy director seems to be passing—at least in those corporations whose managers have sense enough to understand public opinion. Those who fail to understand public opinion will learn the lesson somewhat later at a severer cost.

As for the exposures of social weaknesses—when were the idle rich and the recklessly "successful" not immoral? When were they not the easy prey of blackmailers?

The chief difference between this somewhat disgusting year of grace and some other years is the publicity that such shortcomings have lately received and the punishment that this publicity has brought. But all these "revelations" touch—whom? A mere handful of silly or criminal adventurers, most of them become more suddenly than sanely rich, who are hardly more numerous than the lepers in Louisiana. We hear of them because they are rich. We should for a time hear as much of the lepers if they had made pretentions to physical perfection and their disease had been suddenly discovered by the public.

Almost all these cases of financial, political, and social leprosy have long been known; and only the conventional respect for decency has kept men from speaking of them in public. Nobody likes to be a scandal-monger. And financial and political and social life had endured them as long as it decently could. Investigations and exposures are the methods whereby society found it convenient at last to get rid of them — that is the whole story.

The writer in *Blackwood's Magazine* is right. The sound mass of the American people has not been touched by this corruption. The moral standards of the whole population have not been lowered, the fibre of the people's character has not been made weaker. On the contrary, the people's indignation and swift scorn have shown a Puritan quality that we might have imagined had disappeared but for these conspicuous sinners who are led forth and beaten with thongs every morning in the Public Place of the Press. Since the time of the Inquisition, no such lingering punishment has been inflicted on men. Which would you rather suffer, the torture of Torquemada or the publication of your name as a paying and presumably skeleton-ridden subscriber to a beautiful Book of Hush? or as one of the "Immune"? or be caricatured in a thousand journals for a hundred days as a "benevolent" insurance thief? This Inferno of publicity, ridicule, and scorn outdoes Dante, and many of the wretched victims of this punishment have sold their ill-got houses and trappings and have slunk off to die, for death is welcome to them if it bring forgetfulness. Others linger brazenly for a short period—they die somewhat harder.

If American character were unsound, its indignation could not work such swift and severe punishment.

THE PUBLIC'S POWER OF PUNISHMENT

EVEN when we consider our political short-comings, municipal and state as well as national, there are many more reasons for hope than for despair. Let us put side by side two pictures, both true, even though they are apparently contradictory, of our political methods and of the real political spirit of the people.

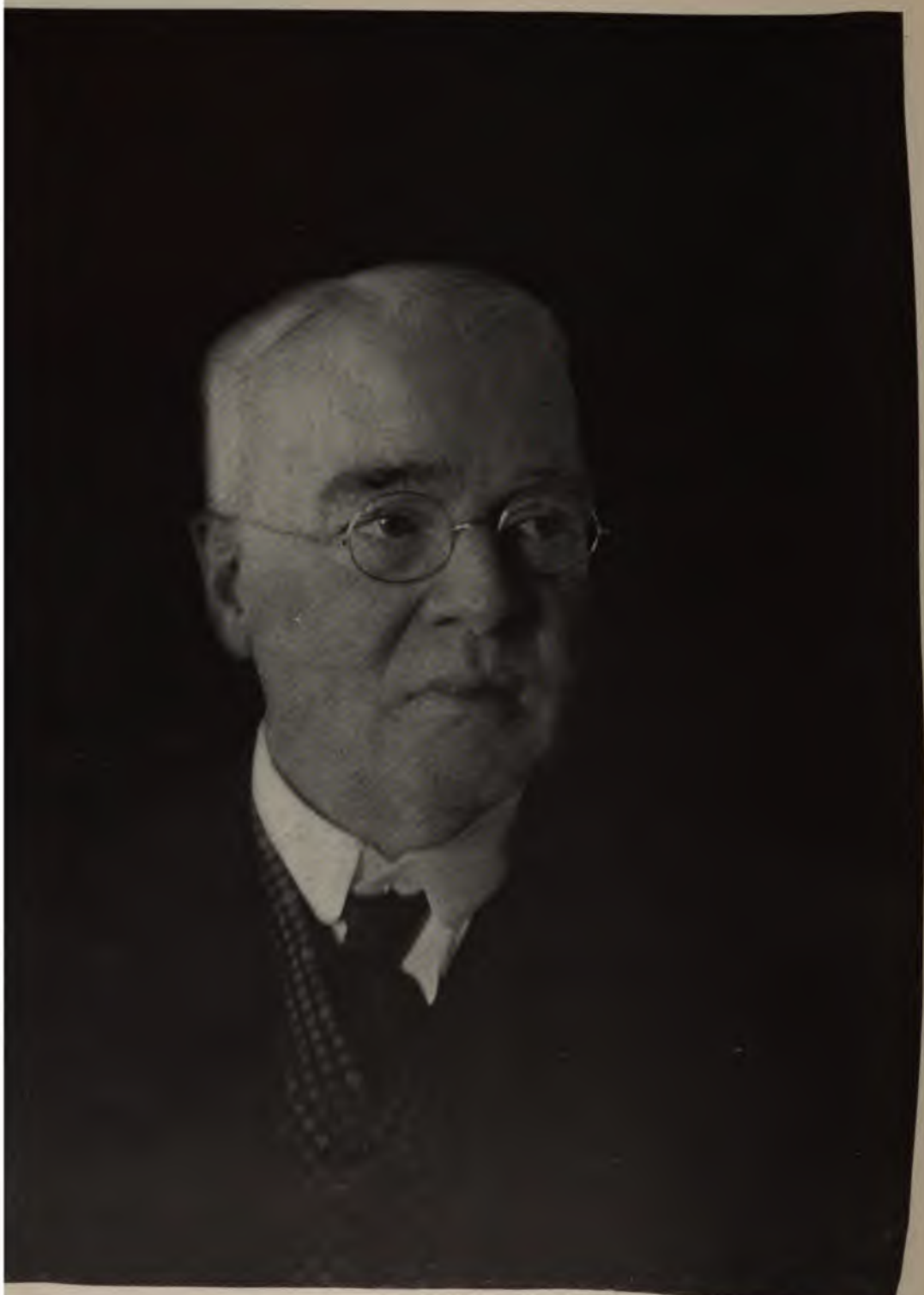
Mr. William M. Ivins, of New York (and there is no shrewder observer) recently said in a public address:

"Within the last twenty years our law has been so changed as to take cognizance of the machinery of the party and make it part of the legal machinery of government, and in doing this it has created a political monopoly, which it has divided between two parties that are ruled by their bosses, and these bosses in each party appoint every official in the United States, from the President to the constable, leaving nothing to the people except

CLÉMENT ARMAND FALLIERES

THE NEW PRESIDENT OF THE FRENCH REPUBLIC

See "The March of Events."



Photographed for THE WORLD'S WORK by Vander Weyde

MR. HORACE FLETCHER

AN AGITATOR FOR SOCIAL BETTERMENT BY SCIENTIFIC NUTRITION

See page 7524

between their appointees. In this way fundamental institution—our right of as been monopolized, and the union monopolists of political power and the s of financial power has been so close as the practical identity. The fact is that neither everybody's business nor no-iness. It is the business—and a very ss—of a small, shifty, dishonest and in-class that has no thought of the morrow re of its consequences, provided the made to pay, and this class enjoys a of power through a machinery now re-nd sustained by law"

other hand, with equal truth, Pro-ssig, of Harvard University, at the ng of the American Economic Asso-which he was then president, said:

litical machinery is improving, and is further to improve. The worship of diminishing and the respect for public increasing. Men of character and ca-win, in the long run, the suffrage of the l corruption and robbery will be rebuked. mental virtues are not lacking, and we ipon them our devices for enlisting high-ility, for raising general intelligence, for he working details of government. We t that the sphere of public enterprises larged, as the lessons necessary for the conduct of such enterprises are learned. ope for greater repression of the selfish d the sordid activities, for freer play to ition and public-spirited effort, and not stronger government, but for a better lemocracy."

s no contradiction in these analyses. o do with the scandals of the imme-sent, the other with the essential aracter of the people. Fortunately cter of the mass of the people re-ouched (as in social scandals) by the ss which their inattention at periods The salvation of our democracy, l political, is the ability to arouse it-o punish with the swiftness and sev-h public sentiment has lately proved over again that it still retains.

PRESIDENT AND THE SENATE

READ much about "the waning opularity" of the President, about to "drive" Congress, about the it" members of the house, about ns that are said to have been made hite House against the Capitol and apitol against the White House. You would think that there is a struggle going on which may have far-reaching consequences. But it is, in the main, only the usual little game of politicians, played against the President for the sake of politics. Most of the Congressional leaders, alike in the House and in the Senate, have never liked him, and for many of them—everybody knows who knows the men—he can have small regard. In these facts you have all the forces that go to make a continuous "warfare," as the newspapers report it. Mr. Cleveland found himself in the same predicament that Mr. Roosevelt is now in—namely, dependent on the Senate to confirm his nominations, and on both Houses to vote appropriations, while both Houses (the Senate in particular) insisted on using this power to extort patronage or to punish him for making appointments that thwarted personal political plans.

In most cases when you read a fierce speech against the President's "overriding the constitution," if you knew the facts you would discover that what he has overridden is the wishes of some Senator or Representative in making an appointment. The unreported facts of Congressional life are always the most enlightening.

The obstructive, spoils-seeking, "unionized," "courtesy"-bound, corporation-fed Senate, in which one "courtesy" calls to another "courtesy," and one Special Interest answers to another Special Interest—the Senate where Depew and Platt sit for New York (see report of the recent insurance investigation for an explanation of their power), on the roll of which the name of Burton of Kansas yet remains and where Mitchell, the late Senatorial convict, of Oregon, was defended after his conviction—the Senate of Gorman and of Tillman, of many windbags from the South and of many tradesmen from the North—the people hardly yet know that much high political activity is merely low political manipulation in that august body; for the real character of the Senate is not reported even in the newspapers. Senatorial "courtesy" is taken for granted by the correspondents. It is as much an accepted fact as the constitution or the Washington monument. And senatorial courtesy always means opposition to a President who does not play the game according to the Senators' personal wishes.

Let any high-minded citizen of any state put these questions to himself: "Are the

Senators from my state men of the type that I would select for their positions? Are they the men that the people would select if they had a chance to make a frank and open choice?" Citizens of a few states may be able to answer "Yes," but how few too few!

Presidents are of course fallible. But it has been a long time since there was a President who conducted the great office on the low level of Senatorial conduct toward him. For this opposition is no new thing. Mr. Roosevelt is not the first to encounter it, nor will he be the last. It is one of the continuous evils in our political life—one of the results of the "industrialization" of the Senate.

A LITTLE STONE AND A BIG WALL

IT would strike a layman in politics as odd, if there were any such person in the United States, that it should have cost years of time, of energy, of exhortation, of debate, and literally tons of printed matter to pass through the House of Representatives a bill to remove the tariff on Philippine products brought into the United States—except sugar, tobacco, and rice (which are yet to pay 25 per cent.); for as a fiscal or economic fact it is of no appreciable importance to the United States, but a mere act of justice to the people of the Philippines.

If government were a business that it is proper to conduct as any upright private business man manages his affairs, these duties would have been abolished by a head clerk several years ago as a thing so obviously right to do and of so little importance to his employer as hardly to warrant a consultation about it.

That is distinctly not the proper way to do the public business; but such a comparison of methods fairly indicates the cost and waste and trouble that is involved in the conduct of government.

So, too, with the discussion of the subject and of many other public subjects. For a year to come you are not likely to see nor hear of a man who has suffered a pennyworth by the removal of this tariff. Yet you have seen, even if you have not read, perhaps a hundred columns of despatches or editorials about it; and, if you are a "prominent citizen," your Representative in Congress has probably sent you a copy of his speech on the subject. All these things have happened because the removal of even the smallest stone from the strongest wall suggests the removal other stone, and the Big Wall is sacre

REBUILDING THE DEMOCRATIC PAR

SUCH small events as Mr. Clev meeting Judge Parker at lunc New York and his conversations with McClellan at Princeton started muc about plans for the future of the Dem party. It is a future that depend more than is usual with a party in the of defeat, upon leadership. With M and Hill in New York, with Gorman in land, with men like them in some othe of the Union, and with an unknown and pressive leader as a candidate for the dency, the party would have been be 1904 by a much less definite and popu posing candidate than Mr. Roosevelt. not wholly got away from the suspic Bryanism, nor did it take a firm grasp principle or programme that showed ch or earnestness. The people like p ness, definiteness, earnestness; and t positive, definite, earnest force in t presidential campaign was the persona Mr. Roosevelt. It was a battle much doctrines than of men.

The task of rebuilding the Democratic then, is the task of putting the right m ward as leaders; and what men are t sight? In New York there are Mr. M and Mr. Jerome, and in Missouri there Folk. These are not all, but they are moment the most conspicuous. Of the Jerome has the strongest personalit McClellan is the most adaptable and th likely to give offense, and Mr. Folk h advantage of being able to marshal a W enthusiasm. They are all young men. of them has yet been tried in a wid but two of them have shown a fear and a civic character that give them a to the most careful consideration: Mr. and Mr. Folk in particular are positiv nite, earnest.

But there is also a doctrinal difficult in the way of the Democratic party will require uncommon leadership to t advantage. The organized protest a the corporation control of politics has various forms; but, whatever form taken, it is formidable. Mr. Hearst dated it in New York and called it the cipal Ownership party. It expressed i

go in somewhat similar terms. In Ohio le itself felt in alliance with local issues. ıssachusetts it elected Mr. Douglas in in alliance with some other forces. It itself in another form by the great h of the Socialist party. Everywhere ›rotest means that the managers and ıanipulators of Great Interests have too power and too many privileges. They ibute to great campaign funds; they ›l the most valuable public franchises; ıave used for their own plans the people's y held by great life insurance companies; control the railroads that have made t discriminations; they have their at-ys in the United States Senate; and control the bosses that conduct the hol-ıarty campaigns. There are great mas-men whose votes will be determined by facts for several elections to come.

t, when a protest like this strongly as-itself, it in turn raises a grave fear lest it o far. The mass of the people are con-tive, and they are industrially ambitious active. Property must be kept secure. machinery of industry must not be im-d. We must have great corporations; we use and still further develop transporta-we must have all good corporate machin-or still futher industrial advancement; mate investments must not be put in rdy, nor financial enterprise discouraged. e Democratic opportunity, then, is not ıy a double game—to solicit or to receive aign contributions from the Great Inter-nd to cry out against them with the hope ›ling the people; but it is to construct a ·e programme to do justice to every form ;itimate activity, and to cut off special eges from every class—to prohibit cor-ion contributions to campaign funds, to the hold of the Great Interests on state nments and on the Senate, to revise the

Whenever the Democratic party finds ler who stands earnestly for these things ıas qualities that convince the people ıe is just and is in earnest, he will become ›ular hero as surely as Mr. Roosevelt ıe a popular hero.

PASSING PHASES OF RAILROAD DEVELOPMENT

, the talk about the danger of disaster to railroad property that governmental egulation would bring does not prevent ›ntinued rapid building of roads. For roads are built for economic reasons whereas talking is done and predictions of disaster are made for political effect and for the economic advantage of well-established abuses.

In a little more than half a year we have built more than 6,000 miles of new road, and building will go on for several years at an increasing rather than a diminishing rate. If you study closely a railroad map of the United States drawn on a large scale, you will be surprised to find how many regions are yet unsupplied with means for easy transportation. Yet we have far outstripped any other country in railroad building. We had, for example, in 1904, as shown by a recent compilation made by the Department of Commerce, forty per cent. of the railroad mileage of the whole world, and more than twice as much as all other Anglo-Saxon countries put together—the United Kingdom and all its colonies, counting India.

Even more remarkable than the extent of our roads is the steady growth of both freight and passenger traffic. The number of passengers has been more than doubled within twenty years, and the tons of freight have been multiplied by three. And rates, especially freight rates, have steadily become cheaper. We have, of course, not reached the limit of the reduction of rates, although reductions must in the future be made more slowly than they were made during some periods of the past.

The most gratifying fact of all is that most of our railroad properties are now profitable, even on a watered basis of values; and that the wrecking of roads by financiers is less and less frequently done. The two large facts that attract study and provoke constant watchfulness are the gigantic consolidations and the discriminations in service that the present agitation has for the moment considerably lessened. When we shall have learned how to prevent these great corporations from ruling us, or threatening to rule us, and from using their public service in unfair ways to a part of the public—if we ever learn to do these things—we shall soon pass that period of our growth when transportation unduly thrusts itself into political discussion. We shall take it for granted, use it, profit by it, elect senators without reference to railroad influences, reduce hauling and going to a much more exact science; and more men and more industries will be equally at home

in many parts of the country. Our country will seem smaller (the mail-carrying time across the continent was lately reduced by a whole day); we shall become a more compact and homogeneous people. The consolidations which threaten too great a concentration of power, and the wretched wars of rates and dishonest and short-sighted policy of discrimination, are passing phases of the most remarkable development of convenience and wealth and unity that a people has ever known.

PERPETUATING A FAMILY FORTUNE

A NOTEWORTHY ACT of the late Mr. Marshall Field was the provision in his will for the perpetuation of his fortune in his family. The bulk of it was left in trust for his two grandsons, who will not reach their majority for eight or ten years. They are to become in time, along with others, trustees of this estate, but they may not come into personal possession of it till they shall have reached the age of fifty years. By that time they will have had such experience as men of fortune as to be unlikely to dissipate the vast wealth that they will then become possessed of. If the estate is conservatively managed in the meantime, it will then be among the largest private fortunes in the world; and its owners will be men of fixed habits and of large experience. In a word, Mr. Field did all that the builder of a great fortune could do under our institutions to make his fortune perpetual, and to establish his family as one of the richest families in the world.

Many of our rich men—most of them, indeed—have been careless of this purpose, if they had it at all; for it has hitherto been the fashion in older countries rather than in our own, to look to the establishment of families of great financial power. Our rich men have preferred to endow institutions or to dissipate their wealth, or to leave it in such shapes as to invite dissipation. Mr. Charles T. Yerkes, for instance, left the bulk of his fortune to the maintenance of a great art gallery; and a Mr. Lockhart who recently died in Pittsburgh left almost as gigantic a fortune as Mr. Field's without any particular aim. The rich families of the Astors and the Vanderbilts have kept their fortunes less by the deliberate plans of their first rich men than by the particular forms in which their fortunes were left, which proved to be abnormally productive, and by later good management. A century it will be an interesting subject of dis whether Mr. Field's plan was wise— men will then doubtless express it, w it was "American." For the old among us was that a great fortune w likely under our laws and social habit main more than two generations in a But, as we pass out of the new and ad ous stage of our development, we shall less have more and more families tha the rare quality of conserving great

A LESSON FROM THE CAREER OF MR SHALL FIELD

THE CAREER of Mr. Marshall the merchant, shows that ther definite science of commercial organi and that, perhaps, it is a teachable s When a man like him begins a com career as a boy, without a dollar, and s ters the science of buying and selling as to become the largest merchant whole world with a fortune of, perhaps, ooo,ooo, and, when his business has b conducted as to build the fortunes of cession of minor partners also, and is so ized that it will go on after his death, comes plain that it is a scientific str The essential thing that the man di built it was to apply definite scientific m to the business of buying and selling. other merchants hit and miss, make an plan accurately or plan loosely, or spe or go on without planning at all, such works with a precise knowledge of th munity's habits and tastes, a precise l edge of the cost of things and of servi of the value of method.

This does not mean that Mr. Field other successful man of affairs could his method to rules, nor that he could t other man accurately how he did it. It a simple process—this accurate buying, ling, selling, and delivering wares; bu point is, it is a task that can be scienti organized; and from one man's org tion of it another capable man can lea method and can apply it with more success according to his temperamen ability.

Simple and obvious as this is, it is paratively new conception of such ta those done by Mr. Rockefeller and Mr. for the American manufacturer or me

il a recent time been—and the average ill is—a mere diligent worker at best, es his routine without a comprehen- stem, without imagination, without on, without constructive ability— a scientific mind.

efforts definitely to teach the science of s have perhaps yet been made for too time fairly to test the practicability retical schools for this purpose, and of and lectures. These may train book- , clerks, and "help" of many grades; far so good. Or they may even im- e constructive secret to the few men ve the capacity to see it and to apply this much is certain—that the build- great successful organizations and of rtunes is not sheer luck, as the find- ich ore may be, nor the result of mere as the hoarding of wealth is; but it is ult of constructive scientific methods with ability to definite problems.

NEY, PROSECUTOR OF LAND-THIEVES

WAY of a fearless prosecutor has always been a way to reputation, be- is work that shows a man's courage ner sturdy qualities. By such work ncis J. Heney, a special assistant to orney-General of the United States, n the admiration and gratitude of ministration and of the public, by victions of land-thieves in Oregon. It who convicted the late Senator l, Representative Williamson, and Up to this time he has brought n men to trial and secured the convic- seventeen. Among those indicted for uds in addition to Senator Mitchell epresentatives Williamson and Her- were the president and two other rs of the Oregon senate, a receiver of ernment land office, two United States mmissioners, a surveyor-general, a uperintendent, a special agent of the ice, the mayor of Albany, Ore., and of the great "land kings." He caused ictment even of the United States y at Portland, with whom he was to This was no perfunctory or easy task— g such men to justice in a community land-frauds against the Government ardly regarded as crimes at all.

Heney, now forty-six years old, is a ancisco lawyer, who left a very lucrative practice at Mr. Knox's persuasion, when he was Attorney-General, to accept the meanly paid post that he now has. A part of his early life was spent in Arizona in quest of health. On a cattle-ranch he became robust and he practiced law for a time at Tucson. He became attorney-general of Arizona at thirty-five, and, if the territory had been admitted as a state when Utah was, he would almost certainly have become a United States Senator. He returned to San Francisco, where he practiced law for ten years.

As the convictor of land-grabbers he has made himself a national figure; for he has not only shown the highest qualities of civic courage and efficiency, but he has radically changed the attitude of public thought in the Northwest towards the Federal statutes. To appropriate Government land is no longer either safe or respectable. Two years ago it was both.

THE TEXAN REGULATION OF CORPORATIONS

THE NECESSITY for national restraint of the railroads in their immoral discriminations—for the moral question is the whole question—would be less if the state governments had not, as a rule, become the tools rather than the masters of the corporations. The example of Texas is to the point.

There was once a great outcry that Texas would hinder its own development by its efforts to regulate corporations. But the state government continued its interesting and instructive policy of regulation, and the larger results have justified at least the most important restraining laws. The alien land law forbade foreign corporations to own land in Texas. Fifteen years were given to foreign owners to dispose of their holdings. The result is that millions of acres have become the property again of Americans, and great ranches are no longer owned by English and Scotch absentee corporations. The last legislature enacted a series of corporation laws, increasing taxes paid by corporations, not only by adding to the franchise tax, but also by levying taxation on the gross receipts of railroads and other corporations. This tax on the gross receipts will give way on August 31st of this year to a tax on the intangible assets of corporations. The legislature appropriated $15,000 to be devoted by the Attorney-General to hiring detectives and other investigators to ferret out violations of any of the anti-trust laws.

Under the provisions of the stock and bond law, railroads are forbidden to issue stocks and bonds to an amount more than the reasonable value of their property. The railroad commission fixes the values of railroad property every year. Thus the state checks the watering of stocks. Many investors suffered in the boom that followed the discovery of oil in Texas, and legislation was immediately enacted to prohibit the formation of wildcat companies. Corporations having watered or fictitious stock were forbidden to do business in the state. Many corporations are debarred from doing business in the state, the Standard Oil Company among them—at least under its own name.

In spite of the cry that the anti-corporation attitude of the state would drive away capital, four hundred outside corporations with a capital of $700,000,000 are now doing business in Texas, new railroads are under construction, new corporations are constantly formed, and there is no part of the Union more prosperous. No other state has so systematically pursued a policy of corporation-regulation, and no other state is so free from the domination of Special Interests.

THE FOG IN WALL STREET

A WALL STREET banker has written to THE WORLD'S WORK, very truly: "There is a constructive side of Wall Street. Without the constructive activities of large capital and of the great captains of capital, the industries of the country would suffer. Our development would be checked. The public journals ought not to ignore these facts."

The sane and well balanced public journals have not ignored these facts. They are constantly explaining the constructive uses of Wall Street and the rights and the power and the usefulness of its upright men. But this also is true: The attitude of some of the strong financial men—the public for convenience calls them "Wall Street"—is short-sighted and dangerous to all conservative and constructive interests.

Take two recent events—the attitude of the big life insurance companies since the investigation, and the conduct of Mr. H. H. Rogers toward the Attorney-General of Missouri who came here to take his testimony concerning the activity of the Standard Oil Company in Missouri. The Mutual Life Insurance Company and the New York Life Insurar pany dismissed their old presiden is, "accepted their resignations." Tl did they do? They elected as new pı honorable, unfit men. They have terially changed their boards of d They have not, so far as the public materially changed their purposes c They simply regarded the aroused pu pack of lions that needed appeasing threw certain offenders to the lions. offenders—the boards of directors safe as they ever were.

Now this is the wrong view of the to regard it as a pack of hungry bea growl for victims. It would be bett gard it as a partner in every legitima prise, entitled to frank and honora sideration and constant consultation public must be a partner—or a vi every Wall Street enterprise. "Ap it shows a wrong point of view.

So also with Mr. Rogers. Doubtl state officers begin "strike" pro Many successful men and enterpı "held up" by politicians. Many "ı tions" are made for personal annoyan the sovereign State of Missouri New York in the person of its dul officers, to ascertain certain facts was entitled to know. Mr. Rogers it, openly defied it, obstructed its pı far as he could, and gave the least information in the most ungracious w was not dealing merely with certai officers—as he seemed to assume. dealing with the people of Missouri a whole country; and the spectacle presented was the spectacle of a man fied and ridiculed the public.

In such ways as these "Wall Stree too often that it has no proper app of the public's point of view and sma for the public itself. It says in effect public should have nothing to do methods. The public is patient; b of contempt for it sown in Wall Stre big crop of resentment in Missour bear a big crop here in New York, matter—for Mr. Hearst to reap.

There are at least two commu which it seems impossible for men to keep a clear view of public sentime is Washington, which is surrounde political fog. The other is Wall S

deep canyons men find it hard to see
f the plainest facts that are visible
here else.

OUR INDUSTRIAL JUGGERNAUT

JBJECT of continuous and proper
gitation is the deaths and injuries that
l men suffer from "accidents." But
t railroad men only who so suffer. In
ny county, Pa., including Pittsburgh,
persons were killed or injured last
the mills and on the railroads or in
f the workshops of that interesting In-
This number has been recorded and
d, and there were of course others
deaths or injuries were not reported.
normally active industrial region may
a abnormal number of such deaths and
. Let us hope so. But in workshops
re where heavy and dangerous labor is
there are similar accidents—a fact
hows how far too lightly we hold hu-
e.

perfectly organized world, there could
uch thing as an "accident," for every
is caused either by improper pre-
s or by individual carelessness. Every-
as seen great iron shops, or similar
where a rush of work comes at times
of a jam of material or a clogging of
chines or of some other break in the
succession of processes. Then the
is made greater even if the men were
ul as possible; but at such times men
excited, or they work with unusual
nd with unusual forgetfulness.

dangerous machinery and some dan-
processes have all possible safeguards
ne have not, for there is all possible
n in the care taken by owners; and
workmen are careful and some are
, and there is all possible difference
men. But from the Pacific North-
where many men may be seen who
st fingers in shingle-mills, to the South-
tes, where many have hands that
aimed in cotton-gins—wherever you
dustrial communities you see the vic-
machinery and of carelessness. Life
b are needlessly sacrificed—hundreds
sands of lives every decade. This is
the penalties that we pay for a quick
ial success, an effect of our impatient
ament to get things done.

enture to suggest a useful service that
some person could do in every industrial community by publishing an analyzed record of such deaths and injuries over any considerable period of time, and by reporting every such occurrence with an explanation of its cause. Women's clubs that are looking for a public service to do would find this somewhat unpleasant task very helpful in arousing a public sentiment that shall regard the lives of its men as the first asset of the community. In fact they are not so regarded now, else there could be no such record as this mutilating and murderous and suicidal record of Pittsburgh.

THE LULL IN RUSSIA

AT THE TIME when this magazine is put to press, there is a cessation of violence in Russia; but it would be easy to exaggerate the significance either of the previous outbursts or of a period of quiet. For the real revolution may be going on far below the surface of such events as are reported by telegraph. The vast forces of the revolution, including practically the whole population that is capable of activity, except the party of reaction, may be at work, or the autocracy, with much of its unlimited power, may possibly re-establish itself.

Political parties have formed themselves, and every shade of opinion is represented by a distinct party with a platform of its own. Three stand out large: the Socialists, the Democrats, and the Conservatives. The Socialists have the support of the labor unions, the strength of the Democrats is in the professional classes, and the Conservatives represent the business interests. All unite in the demand for a constitutional government and political liberty. The Conservatives are ready to support the Government in the Duma on the basis of the reforms promised on October 30, 1905. The Socialists and the Democrats insist upon universal suffrage. These differences disappear in the demand of all these parties for some form of modern liberal government. It seems that practically every class in the empire is making this demand under one banner or another; but with what result, time only can show.

The power of the Czar for a time rested only on the army; but it may rest now also on the inability of the opposition to keep up the struggle. The army is recruited chiefly from the peasantry; and the peasants' alliance has urged the masses to defy the Govern-

ment in a concerted refusal to enlist, as the Finns have successfully defied it. Besides the army, the only active supporters of the Czar's Government are the Loyalist party, which is in fact but another name for the bureaucracy. There are doubtless more stormy days ahead. But the best judgment is that a liberal government in some form will emerge, but whether it be really liberal or only nominally liberal will depend on the yet unknown ability of the people to make a free government.

TOLSTOY ON THE REVOLUTION

WHEN a great movement like this Revolution comes, it is proper that a Prophet should speak; and in Count Tolstoy we have such a voice. He sees "the end of an age"—the end of the epoch that dates from the early time of Christianity.

"I think that at present—at this very time—the life of the Christian nations is near to the limit dividing the old epoch which is ending from the new which is beginning. I think that now, at this very time, that great revolution has begun which for almost 2,000 years has been preparing in all Christendom. The temporary historical symptoms, or the final push which must begin the revolution, are the Russo-Japanese War, just terminated, and, along with that, the revolutionary movement which has now burst out, and never before existed, amongst the Russian people.

"The rout of the Russian army and fleet, the rout of the Russian State organization, are not merely the rout of the army, of the fleet, and of the Russian State, but the symptoms of the beginning of the destruction of the Russian State. The destruction of the Russian State in its turn is, in my opinion, a sign of the beginning of the destruction of the whole of the false Christian civilization. It is the end of the old and the beginning of the new age."

Then follows (the English translation will be found in the *Fortnightly Review* beginning in the number for January) an exposition of Tolstoy's well-known doctrine of Christian non-resistance and his conviction that the hour is come for a revival of the true and original Christian spirit. The Christian nations must disarm, the self-deception of so-called representative government must pass as the Government of Russia, which was founded on force, is passing. The New Age will be the age of free men.

"The signification of the Revolution beginning in Russia and hanging over all the world does not consist in the establishment of income tax or other taxes, nor in the separation of Church from State, nor in the acquirement by the State of social institutions, nor in the organization of elections and the imaginary participation of the people in the ruling power, nor in the founding of the most democratic, or even socialistic republic with universal suffrage—it consists only in *actual freedom*.

"Freedom not imaginary, but actual, is attained, not by barricades or murders, not by any kind of new institution coercively introduced, but only by the cessation of obedience to any human authority whatever."

Thus powerfully has the actual Revolution wrought on the imagination of this venerable man of genius who sees the old order falling away and to whose devout vision the day he has foretold seems dawning. There is a sad eloquence in the old Prophet's picture of civilization as it is and as he thinks it will become, for he is perhaps the only great man in the dissolving empire who has a simple Christian faith that no untoward event can shake.

POLITICAL CHANGES IN EUROPE

IT HAS not often happened that important governmental changes have taken place almost at the same time in so many European countries as a change of cabinets and of party power in the United Kingdom, the election of a new President in France, and a change of monarchs in Denmark; and all these events have so come to pass as to show the stability of the political institutions of these countries and the good sense of the people.

In the United Kingdom the Liberal party won at the elections a majority in the House of Commons so sweeping that it may be compared with Mr. Roosevelt's victory with us in 1904. Even the former Prime Minister, Mr. Balfour, was defeated by his old constituency. The Chamberlains, father and son, were returned; but the Liberal triumph was so complete that the party has a clear and safe majority without an alliance with any side-party. A noteworthy fact was the election of a much larger number of Labor members than ever before sat in Parliament. One meaning of the Liberal triumph is that the people are yet to be won in the campaign for "tariff reform" that Mr. Chamberlain conducted with such vigor as at one time to seem to threaten the very foundation of English faith; for "tariff reform" in England means the imposition of a tariff, and not, as with us, the abolition of it. The old faith in free trade asserted itself in the elections in the

emphatic manner. There was, too, in iberal triumph, a rebuke to the philoso- ndecision of Mr. Balfour, who has not mperament of a successful party leader. nost notable of the changes brought is the large increase of members elected resentatives of organized labor. Some vers hold their success to be a sign that ile of what is called "the governing es" is finally at an end.

France the election of a President to suc- M. Loubet, at the expiration of his term, place by the Assembly in the most regu- nd even humdrum fashion. The new lent, M. Fallieres, then President of the e, belongs to that type of public men we call "safe;" for the French have the fashion that we have (in normal, dull po- periods) of choosing for President a who does the routine business in an order- y who is of the people, and who has no tendency but to "safeness" and rvatism. President Fallieres, now in his fifth year, is of respectable, humble (his father was a court clerk and his -father a blacksmith), of good training e law, of long political experience in- posts of influence in several Cabinets, f long service in the Senate, of which d been President since 1899. His seven term of office began on February 18th.

e death of the venerable King Christian of Denmark was sudden but not surpris- or he was nearing his eighty-eighth year. early years he had political troubles, for during his reign that Germany wrested Denmark the Baltic provinces, and the was not popular with his own people long period. But he lived to be a re- ed as well as venerable figure, and he ne "the father-in-law of Europe." The of his sons, King Frederick VIII., is of course, his successor—and the suc- n came in as normal and matter-of- way as a new king ever ascended to hrone of his father—another son is the of Greece, one daughter is the Queen ngland, another is the Empress Dowager ssia, and one of his grandsons is the new Haakon VII. of Norway. The simple upright life of King Christian made him oved figure in his own kingdom and a cted ruler throughout the world. The venerable monarch of Europe now is the led Emperor of Austria-Hungary, whose death will bring more serious political problems than all these recent political changes in England, France, Norway and Denmark.

HIGH VISITORS FROM CHINA

AN Imperial Commission from China, consisting of two viceroys and their suites, which contain men of learning and of many-sided information, has been studying our political, educational, and financial institutions and methods—a visible and interesting evidence to us of the awakening of China, which all observers agree is taking place, but the full significance of which we cannot yet know. These high commissioners are most interesting if necessarily somewhat uncommunicative visitors; and they have properly been most heartily welcomed everywhere. Their coming may turn out to be an event of very great importance to both countries. When China begins in earnest to adopt modern methods, we naturally wish to further her progress, both for selfish and for unselfish reasons. And there is a good reason, too, why we should welcome these gentlemen, because we have been somewhat rude to their countrymen, and we should like for them to understand that the American exclusion laws imply no national enmity to China. They, in their turn, have done much to correct the too prevalent and unjust American notion that a Chinaman is necessarily a coolie.

Many interesting speculations are suggested by the coming of this Commission, and doubtless several opportunities also are suggested. For instance, Are we to reach China, in its industrial awakening, directly or through the Japanese?

THE PASSING OF TWO LEADERS

DR. WILLIAM R. HARPER built from the ground up a lasting institution for the training of youth, which is fast becoming one of the most influential and useful in the land. It has fallen to only a few men in our whole history to do such a task; for most such institutions were of slow growth and their period of construction stretched over the lives of several administrators. Dr. Daniel C. Gilman did a similar thing when he constructed the Johns Hopkins University; and as university-builders these two men stand almost alone in their generation.

The constructive faculty is the rarest faculty that men have and the least under-

stood; and it would be hard to exaggerate the labor, the wisdom, the patience, the high tact—all the qualities which go to make leadership—that are required for such a task.

Of course academic critics yet find a certain rawness in the University of Chicago, as academic critics in the Old World find a certain rawness in our oldest institutions of learning and, for that matter, throughout our whole new life, which is yet only a few centuries old. But mellowness can come only with age; and, while mellowness of culture is good, far more important is the providing of good opportunities, at such a vast centre of population and energy as Chicago, for the right training of thousands of eager and capable young men and women. And for this high purpose the institution that Dr. Harper constructed stands there for all time to come. It would be hard to think of a nobler monument that any man could build himself.

The foundation was provided by one rich man—the man of the most extraordinary genius for the organization of industry, perhaps, that was ever born; and men who know the conditions of his giving realize that the turning of this extraordinary genius for organization to educational problems has brought a new era in the management of the resources of our colleges and given the strongest impetus to the building up of adequate endowments that our educational institutions have ever had.

But Mr. Rockefeller did not supply all the money that has gone to the making of the University of Chicago. Dr. Harper's constructive method and policy brought large sums to it from residents of Chicago. It is an easy disregard of facts to assume that Dr. Harper had only to build and that Mr. Rockefeller paid without limit or stint, for that is not the way that either man worked; and to speak of Dr. Harper as Mr. Rockefeller's "almoner"—well, even to deal with rich men has its penalties in an academic world that is careless of its facts and easily suspicious of great financial success.

But these are little matters of the present. The important thing is that a rich man provided a foundation and a man of large constructive mind built thereon an institution of great usefulness. The "rawness" and the misjudgments of its early days will pass. But the institution will remain a fitting monument to a brave man who showed his high qualities in meeting death as he had shown them in living his life.

The country lately lost another man of high qualities in educational work—the late Chancellor Hill, of the University of Georgia. He was a man of such genuineness that he achieved a kind of greatness simply by his character. There is no better type of man than the type that he belonged to, either to mould youthful character or to guide public sentiment. He had a national spirit, a cheerful temperament, and that combination of wisdom and gentleness which wins the affection of men as well as their respect. No State has a more unselfish or public spirited citizen or servant. He was conspicuous among that remarkable group of Southern educational leaders who are among the best servants and masters of this generation that can be found in all the world. Under his administration of the university the whole educational system of his state had entered a new era of extension and improvement.

GENERAL "JOE" WHEELER

THE late General "Joe" Wheeler made a lasting military reputation as a dashing officer of cavalry in the Confederate service during the Civil War; he resigned his seat in Congress for the Alabama district that he had long served to accept a command in the United States army during the war with Spain; and again he showed the mettle of a good soldier and was promoted. He was the last of the conspicuous commanders of the Civil War, unless Colonel John S. Mosby be excepted; for he, also for a long time in the service of the United States Government, is outliving most of his companions and former opponents in arms. They are practically all gone—the prominent heroes of 1861-65 on each side; and General Wheeler, although he had a substantial claim to military fame, was a noteworthy and picturesque figure during his last years as a retired officer of the United States army chiefly because he represented the patriotic unity of our country.

THE OPEN SHOP

THE open shop, that is, a shop in which union men and non-union men may work on the same basis, but which a union may not control, will, it may safely be predicted, be the typical workshop of the future in the United States. During the period of

mpact organization of labor unions, it ıt unnatural that many of them should ıcquired complete control, limiting ap- ɔes, limiting output, saying who should ɔloyed and who should not be, and put- ıe workman of the least skill and am- on a level with the workman of the st skill and ambition; and such unions ɔe gained this unfair and repressing fight to maintain it.

they make a losing fight because they irectly contrary to the best develop- of workingmen themselves. The com- ırganization of employers, which is the ɔonspicuous event of the last few years working world, is squarely and success- neeting such unions as contend for "the shop"—not, as a rule, in a spirit of hos- to the organization of labor, but in hos- ɔnly to the tyranny of labor.

: recent printers' strike throughout the ry, for instance, has resulted in many in a very considerable increase in the er of "open shops." For such a result 'inters' unions will not be worse off but off; for they will at last turn their or- ıtions less into mere masses of men to employers, than into societies parallel Brotherhood of Locomotive Engineers, card of membership will signify char- skill, and an ambition to build up their into an art. Then the best men will a chance to make careers commensurate their qualities.

'HE AMERICAN ANTI-SALOON LEAGUE

ɛGANIZATION will work miracles. Take as an example the American Saloon League, which was started a ı years ago in Ohio. It is made up of perance" people of every creed and kind. do not agree in ultimate aims, but they ree in the wish to demolish the saloon in cs. Eight thousand churches are iden- with its work, and three hundred thous- ıualified voters are pledged to support it. ıty-five Ohio legislators who opposed the ue have in the last ten years been de- d in re-election or renomination by its :s. Of those legislators who did not have ɔcal option platform put forward by the ue, only 25 per cent. have won office. ı one day at least in every year, every in the state is the object of a concerted k by temperance lecturers and pleaders. This day, called the "field day," is set aside by the ministers for special exhortation from the pulpits, and by teachers for lectures. As a result the League calculates that the saloons that they have closed would closely line both sides of a street two and one-half miles long; and out of thirteen hundred and seventy-one townships, nearly one thousand are "dry." Because Mr. Herrick, then governor of Ohio, insisted on some changes in a bill drawn up by the League that crippled its efficacy, he was the worse beaten for re-election, and the present governor, Mr Pattison, a friend to the League, was elected largely by its influence. In West Virginia the League boasts thirty-four counties "dried up" by its sole efforts; in Nebraska it says that the governor of 1902 owes his election to the same influence.

The force of this battering ram of temperance agitation is to be recognized. It includes bigoted men and sects, but it includes also sensible men and deliberate organizations. So long as they can hold together, they must be reckoned with, for their sincerity is undoubted.

THE CHANGED FASHION IN NOVELS

A LITTLE while ago the most popular novels were the novels of adventure—historical tales or stories of outdoor life. The novel that we liked was the novel in which things came to pass—fighting and traveling and exploring and narrow escapes—whether in our own time or in the past, whether in countries that we know or in kingdoms that were imaginary. We followed our heroes through many dangers, and we should not have thought them heroic if they had led quiet lives.

But now these are gone, for the moment at least. The novels that entertain us most, or that entertain most of us, are stories of social life. The heroes are become heroines. The thrilling adventures and narrow escapes are the adventures and escapes of ladies who forget or defy social conventions. The world of social "functions," of perfect apparel, of country house-parties, of fashionable life, is opened to us; and the most popular novelists of the moment are women.

What this change of fashion in fiction signifies it would be hard to say. Perhaps it is only a coincidence that the most popular writers happen to be those who use this social

world for our entertainment; or it may be that the fashion in novels, as in other things, needs to swing from one extreme to the other to produce a new sensation. Whatever be the explanation, we are now reading social adventures as eagerly as we were lately reading of pirates and woodsmen and explorers and all kinds of men on horseback. The cheerful fact is, we eagerly read a story of any sort if only it be told to our liking, and the versatility of our appetite argues a good digestion.

ABOUT KNOWING OUR OWN COUNTRY

AN organized and publicly announced effort to induce the people of the Eastern states who go to Europe for their vacations to go to the Western states instead, has provoked an exchange of both sectional compliment and criticism. The West declares that many Eastern folk do not know either the scenery or the spirit of their own country; and that those who take their recreations in Europe before they learn the charm and the character of their own land and of their own countrymen become only half-hearted Americans. Of course, too, incidentally it is kept in mind that the money which American travelers spend abroad would be welcomed at home. But the main thing is the Western feeling that American scenery, the American spirit, American enterprise and American character, are not known or are not appreciated by many Eastern people—in all which there is truth.

The Eastern folk reply that they desire for recreation not a more strenuous life but a less—that they seek quiet and relief for a time from activity and "enterprise." Of course, too, there are means of cultivation in Europe that can be found nowhere else—old cities and old civilizations, and the art treasures of the world. All this is not only legitimate but desirable—necessary indeed. But there are other reasons why a trip to Europe is preferred by many to a trip to the Far West. It is cheaper, easier to make, and more comfortable. There is yet a great lack in the United States, especially in the Western part of it, of good quiet hotels where women and children in particular may find cleanliness and good food and good service for a moderate sum. For the rich there are luxurious hotels in most regions and cities; but cultivated persons of small incomes must pay prices that they cannot afford or they must be content with service that takes away much from the pleasure of the trip. And all this likewise is true.

But in the controversy the Western men have one great fact in their favor: men who do not meet and know the people of different parts of the United States cannot know "the American spirit." They miss the cue to the temper of the time and of the country in which they live. It ought to be a part of the education of every American citizen to know, by personal visits, something about the life and the activity and the thought of the people in every section of the Republic—the Pacific states and the Southern states included.

WHAT THE AUTOMOBILE IS DOING

THE AUTOMOBILE may regard itself as the most fortunate of all recent inventions; for society has adopted it as a fad; rich men squander fortunes on it; the common duties of everyday life demand it; its "shows" are fashionable and profitable; its manufacturers flourish; and all the forces from fashion to utility have united to hasten its development. More ingenuity is probably applied to its improvement than to the perfection of any other mechanism; and every year the advance toward economy and practical utility is noteworthy. Luxury and speed have, of course, had undue attention because of the patronage of the rich; but cheapness, strength, safety, and all the other qualities that go to make motor-cars good for the everyday uses of life—by persons of moderate means for pleasure and for all sorts of work—are not forgotten. It is estimated that 100,000 machines are now in the United States.

We are already within sight of the time when these machines will do much work of the sort hitherto done by horses and trolley cars. Yet the horse holds his own; the trolley car broadens its area, and travel by steam railroads continually increases. Man's capacity for getting about surely was not suspected till this generation. A new product of manufacture, a new subject of conversation, an aid to social life, a new luxury, an instigation to good roadbuilding, a new sport, a prod to the study of mechanics and of scenery—from the point of view of industry, or of education, or of social life, or of contemporaneous literature, what an aston-

part it plays—to say nothing of the g of two miles in a minute.

A GUIDE TO GOOD INSURANCE

most important result of the scandalous revelations about the big life insurance companies is that every man is himself such questions as these:

he policy that I have of the best kind? not, can I exchange it? If I can exit, on what terms?"

uld I buy another policy? If so, of ind, and in what kind of company?"

uld I buy a policy at all? If I should, the best kind for a man of my age and ?"

e most policies are so complicated is difficult to understand them, where nd a policy that I can thoroughly und?"

this mood is cheaply come by at the millions of diverted money—if men y continue to be careful. Before you e smallest tract of land, you consult a or other expert about its title and Yet you have probably bought a insurance policy without consulting y except the man who sold it to you. these reasons there are, perhaps, no al questions now in men's minds to sound answers are more eagerly sought ch questions as the foregoing; and THE 's WORK will undertake to answer its April number, at the hands of , for much of this number of the ne will be given to a popular and inle explanation of the constructive and aspects of the whole befuddled sub- We have had enough of the scandals. r a plain way to wise and safe perction.

E DEMAND FOR FOOTBALL REFORM

report of Dr. Edward H. Nichols, e of the physicians in charge of the d football squad during the last season, hat the injuries to be expected are by ns trivial. He is a thorough believer tics and is an authority on the subject. , Mr. Camp admitted in an interview ainer Murphy's and Captain Hogan's s on a trip to Cuba had been paid for nd that special tutors' bills had been for other athletes. Immediately after ason closed, Columbia abolished the game, and subsequently the Harvard Overseers passed a resolution prohibiting students of Harvard from participating in intercollegiate football until the game should be satisfactorily reformed, and some time later the faculty endorsed the action of the Overseers.

A little later the delegates from the "Big Nine" of the Middle West, Chicago, Northwestern, Michigan, Wisconsin, Minnesota, Illinois, Iowa, Purdue, and Indiana Universities, passed a similar resolution. They said further, "It is not a question between modifying the present game and leaving it alone. It is a choice between suspending the game as an intercollegiate sport or cutting away its evils." President Eliot in his annual report declared it a game "wholly unfit for colleges and schools," and followed this assertion with eight specific charges.

On the other hand, President Hadley says that he and the Yale faculty are content to let the matter rest in Mr. Camp's hands. President Faunce of Brown, is also a defender of the game.

Nevertheless, and in spite of much irrelevant talk, such as the suggestion to change American football to the "open" association game, to which it has little more resemblance than to the "open" game of basketball, the earnest and widespread desire for improvement in the conditions under which it is played is certain to make itself felt in reducing the disproportionate emphasis placed on the services of those who play on the teams and the distortion of value it entails, in reducing the amount of money spent on the game, with its cheapening influence and the many temptations it involves, and in relegating the game to its proper sphere in university life. In doing this, it is hoped that the virility and strength of the game may not be lost, for it has its fascinations and its heroes. No other intercollegiate contest affords such a spectacle as the 43,000 people on the Harvard Stadium at the last Harvard-Yale game, nor have the spectators of any other struggle seen a game of more human interest than the one that was played that day.

But brutality, physical injury, the taint of money, the wrong emphasis it gives in college life—all these continue to call for radical reform; and radical reform failing, abolition will be demanded by American common sense.

For whatever the attitude of the various colleges, the attitude of the public is decided. The game may continue to be hard—the public wants it so—and sturdily played, but it must be a game and not a business.

ABOUT AN ERROR OF FACT

ABOUT three months ago, a man of wide knowledge and accurate information said that, although he had often read opinions and conclusions in THE WORLD'S WORK with which he did not agree, he had never read a misstatement of fact. Immediately following such a flattering opinion, Mr. Keys, a writer long used to the accurate handling of facts, wrote in the January number about tin deposits in Indiana! At least three men who knew that there were no tin deposits in Indiana read this incidental and gratuitous misstatement in manuscript or in proof without catching it; and the error appeared—to be discovered, of course, on the very day the magazine was published.

No error is excusable; but it would be almost impossible to regret that this one occurred, for it has shown with what care the magazine is read. Many newspapers forthwith kindly pointed it out—incidentally proclaiming, of course, that they knew all the while that there was no tin deposit in Indiana. And courteous letters have been received from readers in all parts of the world calling attention to the error. If other errors of fact do occur—and it is feared that they may in spite of the vigilance of editors and proofreaders—may they all be like this, so absurd and gross as not to be misleading! In the meantime this paragraph is meant as a thankful acknowledgment of the courtesy of many readers.

THE AVERAGE MAN AND HIS MONEY

[*This space is given every month to an explanation of the art of making investments. "Guiding Principles for Small Investors" appeared in January, and "How a Woman May Invest a Small Sum" in February.*]

THE average *investor* is a person of some means and considerable knowledge; and he is the mainstay of the investment market. It is upon him that the financiers of the world depend for their support in creating new companies, and in selling new securities for the old companies.

The average man is the average investor. The very rich have so much money to invest that they can afford to secure the best special advice in buying securities. The very poor, and those people who, while not, strictly speaking, poor, yet use up all their funds in living, can hardly be called investors at all. The average investor stands between the two. He is a merchant, a lawyer, a doctor, or a clergyman. How should such a man invest?

He does not wish to tie up his slowly growing surplus in such a way that he could not free it if emergency arose. He wants it so invested that he need never worry over its safety or its income. He wishes a fair revenue, good security, and a comfortable belief that his funds are likely to grow rather than to shrink while he is enjoying the revenue from them. To meet these aims is the object of bond-dealers. That dealer, or that merchant in bonds, who can select for his clients, year in, year out, investments that never cause worry, that yield fair revenue, and that grow slowly in value, is the successful dealer in bonds, because there are always many investors ready to buy of him and even to continue to be his regular customers.

For such average investors, Government and municipal bonds have little attraction. The yield from such investments is too small. The average man does not care to invest his money in securities that will produce only 2½ or 3½ per cent. He would rather put his money in a bank or a trust company, where he can draw upon it at will. The average investor wants to get a return of from 4 per cent. to 5 per cent. on his investments; and there is no good reason why he should not be able to get such a return.

ppose a merchant has gained from his ıess over a series of years, an average ıue above his living expenses of $4,000 ır. He is not familiar with conditions 'all Street or other bond markets. He xious to invest this money in securities are safe, that yield him at least 4½ per income, and that will make it possible m to free his funds if he should ever need ıoney—if, for example, he should decide :pand his business.

will find what he wants in the bonds of ırations. The bonds listed by the New Stock Exchange afford a sufficiently choice. He can, with perfect safety, irst mortgage railroad and street railway ɜ that are legal investments for New savings banks that will yield him as as 4 3-10 per cent. If he wants all his tments in a form that can quickly be d into cash in case of need, he will not :yond the Stock Exchange list.

t him take any financial review of the market running back over twelve hs, and showing the amount of each of bond bought and sold on the New Stock Exchange, and the prices at every Let him pick out from this list twelve of bonds which are frequently bought ıold, and which yield from 4¼ per cent. per cent. interest at their current price, ded that this is not the highest price at ı they have been sold in the past year or This selection is easily made, following st in the annual review.

should then look carefully into the na- of each bond. If it is selling far below ce value, he should find out from well in- ɜd people and publications why its price low, and he should also try to discover chance there is that it will advance to vithin a few years. Perhaps half of the s selected will fail to satisfy the investor ing safe to invest in. These should be k out of his list. He may select his in- nents from the remaining six. All d be "active" bonds, that is, bonds at $2,000,000 worth of which are bought ıold on the Stock Exchange every year. take bonds of which few sales are made e Exchange, he may find trouble in dis- g of his own if at any time he should or need, to turn his investments into immediately.

ecting from the six and making purchases to whatever amounts he wishes, he will then have a varied investment of at least fairly active bonds, yielding fair revenue, affording good security, and giving the buyer a share in any advances that may be made through the company's prosperity or the betterment of its credit. Such bonds can generally be held without hesitation through all crises, no matter how bad. Even when all the bonds on the Stock Exchange list decline in price, the average investor may securely hold his bonds, and enjoy his revenue throughout the period, quite confident that the bonds will return to their former prices.

Many shrewd and successful investors, however, put half the money they have to invest into such bonds as these, and the remainder into bonds which are very well secured, but very inactive, that is, that are infrequently bought and sold on the Exchange. Often bonds are selected which are not listed on the Exchange, and which are known only to local investors and bond dealers. A fair example of this method is furnished in the following list of investments for $25,000, advised not long ago by one of the conservative banking houses of New York:

LIST OF BONDS

$5,000 Chicago, Rock Island & Pacific refunding 4 per cent. bonds to yield	4.20 per cent.
$5,000 Rio Grande Western Consolidated 4 per cent. bonds to yield	4.50 per cent.
$5,000 United Railways Company of St. Louis 5 per cent. bonds to yield	4.85 per cent.
$5,000 Detroit Edison Company, 1st 5 per cent. bonds.....to yield	5.00 per cent.
$5,000 Chicago and Eastern Illinois guaranteed certificates.....to yield	4.50 per cent.
Total.....to yield	4.60 per cent.

This list could be varied indefinitely by substituting any other bond in the same class for any bond in the list. All are safe. The two first named are bonds listed on the New York Stock Exchange, easily bought or sold at any time, and fair collateral for loans with any bank. The other three are less frequently bought and sold. The third and fourth were not listed on the Stock Exchange at the time that this was written. There was a fair chance when the list was made up, for the bonds to increase in price. This is a point that the average investor, perhaps, fails adequately to grasp. The Rock Island 4 per cent. bonds in the above list, for instance,

could have been bought at one time last year for $950 per $1,000 bond. Later, they sold for as much as $980. There was here a rise in value equal to three-fourths of the annual interest on every bond.

The average investor, in buying securities for investments, can afford to be shrewd. He can find bonds that will give him good revenue, and that still give him a chance to share in the prosperity of the country. For this reason, a wise buyer will confine his purchases to the bonds of corporations with which he is more or less familiar, either through personal knowledge or through study. A St. Louis investor will find bonds on the St. Louis Exchange representing Missouri property, which he can afford to invest in. He will know their prospects. If the bonds for any reason are selling at a discount, he will judge for himself, whether they have a chance some day to be more valuable. In the same way, the average investor in any part of the country can find real bargains for his investment in the securities of local enterprises.

It is well to remember, in all investment, one or two cardinal points. The first is that no one is giving value away. This will lead to caution. The second, equally important, is that nearly all the old, underlying, first mortgage bonds of railroads, now sold at very high prices in the markets, were at one time bought by investors at prices far below their present prices. Likewise there are bonds in the market to-day that will later be worth much more than their present value.

"Gilt edge bonds," those that are safe rather than productive of large returns, are not reasonable investments for the average man. They are the proper form of investment for the savings banks, or the trustees of estates. The average man is not a depositor in a savings bank, nor do his investments need the character that belongs to the investments of the widow and the orphan. The average man is entitled to an increase in the value of his investments, just as much as to growth in his business.

"I am not," says one of the biggest investors in New York, "putting money away just to keep it. I am trying to plant it where it will grow, without watching. I have no time to watch it, but, when I inventory my investments at the end of each year, I want to find an increase in the market value of my stocks and bonds at least equal to the amount of interest I have gathered from them during the year. I buy good bonds, because I don't want to worry. I buy the bonds of railroads and other companies that are well located, well managed, and progressive, because I want to share in the advantages of location, management, and advance. More than any other one thing, I avoid the bonds of properties that are so fully grown, solid, and wealthy that they have reached their limit. There is no profit in buying the old bonds of the old railways. Our fathers gathered the profits from them; we are of another generation, and we have railroads of our own to choose from."

One of the most dangerous mistakes of the average investor is to put too great a proportion of his money in one bond, or in the bonds of one group of properties. He is courting trouble. He should keep his list varied. Even in the times of greatest prosperity, troubles may arise in certain localities, as, for instance, in the case of the Colorado coal strike, or the Cincinnati, Hamilton & Dayton Railway affair. Investors who had their savings in bonds of the Colorado corporations alone saw big "paper losses" in the year or so of that strike. Those who held their bonds saw the losses quickly made up, but many otherwise shrewd investors lost a large part of their fortunes through nervousness, and through the mistake of having too great a proportion of their money invested in what amounted to one venture.

When a man's investments grow, it will be well for him not to invest more than 20 per cent. of the whole in one bond, or in one group of bonds. To do so not only exposes the buyer to the danger noted, but it also narrows the chances for profit. Bonds, being practically liens on property, generally advance or decline in value in groups. The bonds of the Southern railroads, for instance, will be likely to decline in a year when the cotton crop is short, or the price of cotton low, because the credit of the railroads will decline slightly with declining revenues, and because there will always be more or less selling from Southern investors, to whom the crop failure comes closely home. On the other hand, a boom year will bring increases in the values of bonds. A wise investor makes up his list in such a way that he will be a partner in prosperity, no matter what part of the country it may strike.

COTTON AND CORN—THE FARM WEALTH OF TEXAS

By courtesy of the M. K. & T. R. R.

TEXAS AND THE TEXANS

W OUR BIGGEST COMMONWEALTH HAS MASTERED THE RAILROADS AND SOLVED ME OF THE PROBLEMS THAT HAVE BAFFLED OTHER STATES—A LUSTY LAND MANY CLIMATES AND MANY KINDS OF AMERICANS — THE LIFE OF THE LLION ACRE RANCHES, THE RICE AND COTTON FARMS, AND THE FAST OWING CITIES — HOW GALVESTON IS REBUILT AND DESERTS ARE RE-AIMED — AN UNCORRUPTED STATE MARCHING TOWARD A GREAT FUTURE

BY

M. G. CUNNIFF

HE people of Texas wonder why the Nation is so perturbed about regulating railroad rates. It is one of many distinctions that they regulate, nly the rates, but the railroads them-. Nor do they fear the growth of an ican plutocracy. "It is just as easy nage the corporations as to have the rations manage you," say the legislators the rice fields and the cotton fields, the y woods" and the *llano estacado*, the ng cities and the mesquite-grown ranges, ven from "the forks of the creeks and eads of the cañons." Indeed, after every visible bit of corporation pro- in Texas—and some additional miles lroad that projected over the border— ast legislature, after deep and subtle ht, somewhat hard to explain, but very enlightened, passed an "intangible w." This taxes all corporation values ne cannot see or put one's hand on.

It is not so noteworthy, after all, that Texas is a "great big" state, that could legally have ten senators if it wished amicably to break like a glass snake, into five parts, as provided by the contract made when it consented to become one of the United States. "Don't you go whirling us around," said a Texas editor, "on Texline or Brownsville, or El Paso, or Orange. Everybody knows that if you tipped the state up and flapped it north like a tossed pancake, it would knock down the skyscrapers of St. Paul; and, east, that El Paso would drop into the Atlantic; and, south, that the state would blot out most of Mexico. Of course Texas is big; children learn in school that it's big." The real shining glory of Texas lies in the way a commonwealth of 265,000 square miles, and a few more, with a population of more than 3,000,000, drawn from everywhere, including more than 600,000 Negroes, that is Eastern, Western, Southern, and Northern, with sea-

ports and ocean front, rich and populous farms, wideawake and growing cities, incred-

By courtesy of *Farm and Ranch*

A TEXAS RANGER

A survival of the old days, but still a force

By courtesy of the M. K. & T. R. R.

THE TEXAS LONG-HORN

The picturesque but thin cattle of early days that have now disappeared

ible areas of cattle range, rainy climate, rainless climate, and tropics and snow, pulling people into it so fast that it is drawing the Nation's centre of population southward—how this lavish variegated empire is handling its task of living by high ideals.

In temper it is not essentially Southern, yet curiously it is the great steadfast garrison of the Democratic party, measuring by its 200,000 Democratic majority its own political self-sufficiency and its indifference to such waves of emotion as lately swept the country. The continued domination of one party anywhere results, traditionally, in political coma complicated with corruption. It has not happened that way in Texas. A distinguished Texan said, "We can't have a vigorous intellectual life in Texas, free speech, and the clash of conflicting ideas, till there's an opposition political party here. But the corporations can't run us, we elect clean

By courtesy of *Farm and Ranch*

YOUNG HEREFORDS

Heavy, beefy cattle that have taken the place of the "long-horns"

SAN ANTONIO STREET, EL PASO, FIFTEEN YEARS AGO

ur educational system is as good as any state, and we're developing such luctive empire that, within two de- no other state will be able to compare us." There spoke the Texas spirit. coolly arrogant self-sufficiency. Tasks other, older, more compact, and more us commonwealths cannot accomplish, can—and does. It is all alive and a- with a buoyant business progressive- hat is piling up wealth, but a diffused . And yet its better educated citizens it lusty enough to retain its political and surpass the other states in ac- wealth, while solving the problems of democracy in intellectual battles on political and economic issues. With all deference to New York, and Massachusetts, and Ohio, and California, the competency and lusty promise of Texas cannot now be matched in the Union.

One hundred years ago Captain Zebulon Pike returned from the first American exploration of it to report to President Jefferson and the American people what this then Spanish province was like, for up to that time it had been an unknown land. Ten years ago, with people still living within its boundaries over whose heads had flown the Spanish flag, the Mexican flag, the lone star

SAN ANTONIO STREET, EL PASO, RECENTLY

HOW AGRICULTURE IS CONDUCTED IN THE "BLACK WAXY" BELT

flag of the Texas Republic, the Confederate flag, and the Stars and Stripes, it celebrated its fiftieth anniversary as a state. The history since Zeb Pike's long march has been a glorious record that lives on every Texan's tongue to-day. You gather from Texas conversation that the massacre of the Alamo happened last month, that the Mexican War occurred last week, and that the Civil War was a tragedy of yesterday. Every Texas child is required to know his Texas history. When he grows up he does not forget it. The unique Texas tradition becomes a part of the daily life and thought of the state, as few other states' traditions permeate its people—even those of Massachusetts and Virginia. It is a fine and inspiring thing. It makes you feel like an outsider, but you admire the pride and self confidence it gives the Texans. Some other states would be less ridden by the forces that assail democracy, if their sturdy traditions mingled more with the unceasing daily talk of money-making, even though but few states have heroes quite like Stephen Austin, Davy Crockett, Ben Milam, and Sam Houston in their background. But it

STEAM FARM MACHINERY NEAR HOUSTON

By courtesy of the Cotton Belt Route

ONE OF THE LARGEST PEACH ORCHARDS IN THE WORLD—NEAR TYLER IN EAST TEXAS

OUT ON THE PLAINS OF WEST TEXAS
A town springing up where underground water has been discovered

is the story of what Texas has been thinking and doing in the ten years since its celebration of fifty years of statehood, that gives the promise of its future preëminence. It is its modern activities, its life and thought of today, its desert-conquering, its city-building, its solution of the problems that vex all the states, its sea-mastery, its education.

So many kinds of people have combined to make the present population that the prevalent speech of the state is plain American. Southerners came into it first, with their slow drawl from which the "r's" have disappeared. Middle-Westerners went down there with their burring tongues. Yankees came with their twang. The German revolution sent a colony there, and an Irish uprising sent another. Englishmen went out on the ranches. Northern cities sent business men with their brisk colloquial speech. Harvard men and Yale men and Stanford men and University of Texas men entered the state's life, and transacted their business, taught, fought, and made love in cultivated accents. The life on the plains before the days of the wire fence bred a class of free-stepping, straight-from-the-shoulder men who had created a picturesque speech of their own. Dialect so rubbed against dialect that noticeable oddities were worn away. It is doubtful if in any other section you can observe in the people's speech little shades of Southern, Eastern, Western, British, and Negro inflections without the frank adoption of any one kind. In Houston you will hear Southern accents, in El Paso Western ones, in Dallas New York ones, in Corpus Christi an occasional Mexican word. But, taking an average, a Texan does not burr his "r's," nor does he omit them; he talks through neither teeth nor nose. He talks plain American. Nothing could suggest more clearly how, in this as well as in other matters of life, a widely diversified mixture of people, some of them spread more widely apart than the people in Vermont are from those in Ohio, have combined themselves into a homogeneous commonwealth.

By courtesy of *Farm and Ranch*

SAN ANGELO, AT THE END OF THE RAILROAD
Travel beyond this point is all by stagecoach or horseback

THE PUBLIC MARKET AT HOUSTON

One must go to Texas to have any adequate idea of the distances and diversities and bignesses and contradictions a Texan must hold in his mind when he thinks of his state. Up near Texline, at the top of the Panhandle, the cattle out on the staked plains are freezing to death in a driving blizzard, while the bananas are ripening in the sunshine down near Brownsville, and the anacahuita tree is blooming for its eleventh month in the year.

THE COURT HOUSE AT DENTON CITY

THE PRESBYTERIAN CHURCH IN HOUSTON

It rains and rains in southeast Texas so that flood-marks stand out clear on the live oaks that trail their moss in the swamps, and it rains enough in the "black waxy" belt, that runs straight through central Texas, to water some of the richest cotton fields in the world. They tell a story of a real estate man escorting a prospective buyer through some south-eastern Texas swamp-land.

"What are those dark marks on the trees," asked the prospective buyer.

"Oh, that's where the hogs rub their backs against the trees," said the agent. "Now you see this land will raise——"

"But what made these marks here?"—the train was moving rapidly.

"Oh the hogs—Now, as I was saying——"

"Look here," said the revolting victim, "either the hogs down here are seven feet high, or else you keep hippopotamuses, and this is a lake on vacation."

Of course there is really only enough rain for good crops, and swamps exist only as

THE HIGH SCHOOL AT HOUSTON

THE HEART OF THE BUSINESS DISTRICT OF SAN ANTONIO

The San Antonio River which flows through the city

IN BRACKENRIDGE PARK, SAN ANTONIO

do in other well-watered countries. there is also rain enough here for the ey woods," one of the most luxuriant ths of timber in the country, acres and re miles, and counties of it. But ride east Texas thirty-six hours straight . You will have traveled as far as from New York to Chicago, but you are still in Texas. If you ask the people when it rains, they will tell you that "strictly speaking it doesn't rain at all." League on league,

By courtesy of the M. K. & T. R. R.

THE BEAUTIFUL GOMAL—NEW BRAUNFELS, TEXAS

Where a German colony has developed a wonderful farming community

By courtesy of the Gulf Coast Road
THE WATERWORKS AT BROWNSVILLE, TEXAS

By courtesy of the Gulf Coast Road
THE BROWNSVILLE FIRE DEPARTMENT CROSSING THE NEW RAILROAD

county on county, are flung out under the blue sky and the cottony clouds, dry as chalk and scrubby with mesquite and cactus. It is another land, the Far West of butte and desert. "We dig for our wood and climb for

HOW THE WATER IS PUMPED UP FROM THE CANON OF THE RIO GRANDE

By courtesy of the Gulf Coast Road
MR. JOHN CLOSNER STANDING IN HIS NINTH CROP OF ALFALFA IN ONE YEAR
In the Rio Grande country down near Brownsville

our water" they say out here, which means that they burn mesquite roots and pipe water down from distant mountain springs.

In Galveston foreign sailors roll along the streets and the whiff of the sea is in the air. Steamers pull into the harbor from the ends of the earth, and the trade-paths of the high seas and the loading of huge cargoes are the matters its business men discuss. In spirit the city is next door to London and New York. Deaf Smith County adjoins northern New Mexico, and is not far from

By courtesy of the Gulf Coast Road
THE RESULT OF THAT WATER AFTER ONE YEAR'S TIME

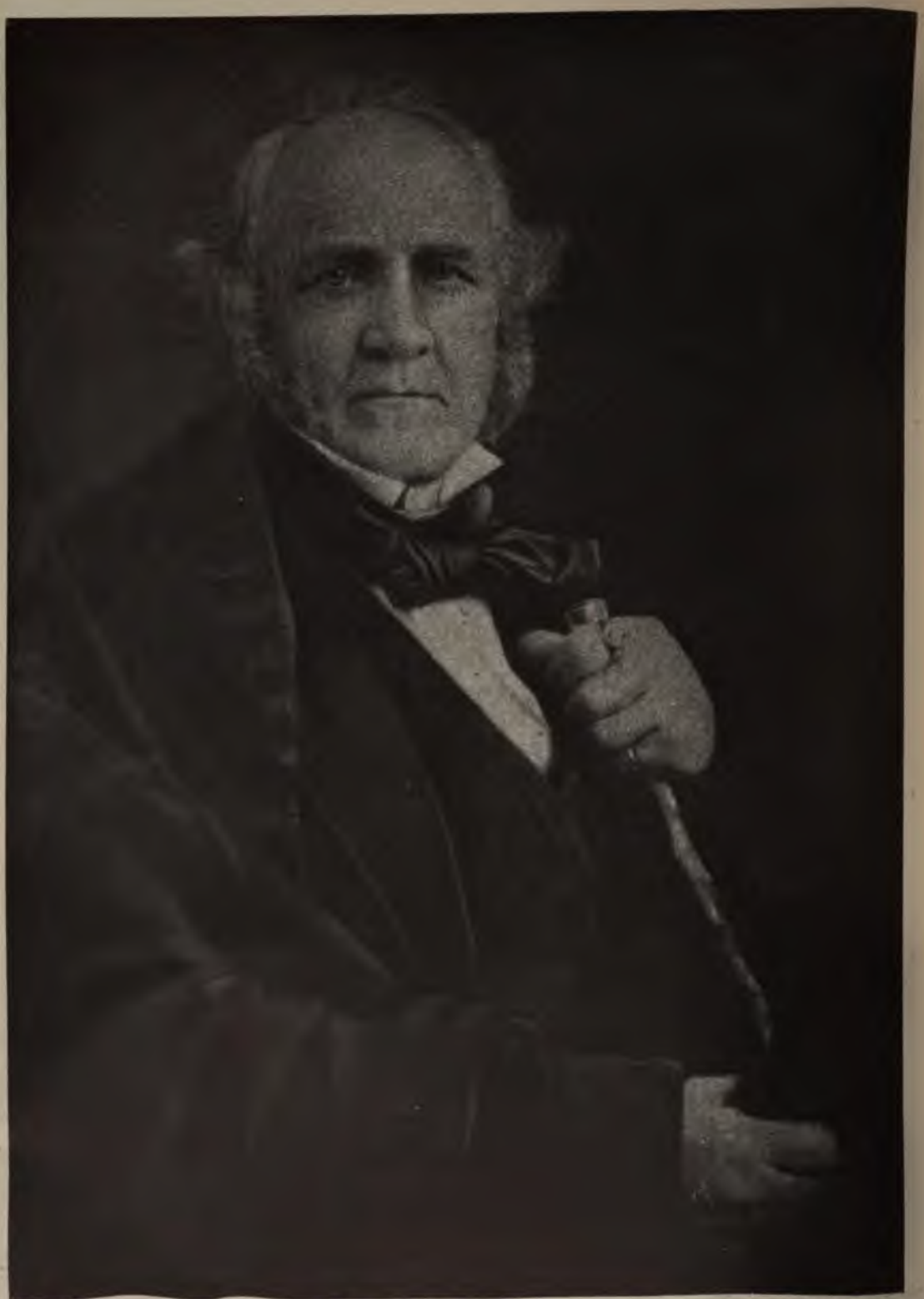
By courtesy of the Gulf Coast Road
RST ARTESIAN WELL IN THE BROWNSVILLE COUNTRY—ON THE KING RANCH

By courtesy of the Gulf Coast Road
THE RANCH HOUSE AT THE KING RANCH IN SOUTHERN TEXAS

do. The dwellers on its farms and , in the very heart of our great inland g plain, talk chiefly of the breeding of ord and Durham cattle. Dallas and Worth feel that their next neighbor is uis. Their citizens are business men manufacturers. Most of them have from the East and the North. The ities differ from Syracuse or Buffalo or field, Mass., only in being newer and ing a more noticeable spirit of bustle. nont has interests in the sugar fields of ouisiana border, and El Paso is the polis of a region that extends as far s eastern Arizona and as far south as ahua in Mexico. The schools and es and business blocks in Dallas are years old; those in San Antonio, two ed.

farms about Nacogdoches were raisorn before the Mexican War, and have been raising one crop a year ince; those about Kingsville produced first crops last year, and they raise The Nacogdoches people are third generation Texans; the Kingsville settlers came in but yesterday. The state has more than 12,000 miles of railroad line—more than any other state—but in some places you can travel only by stage coach. The Railroad Commission is curbing the railroads by the demand of the people, and the railroads are doing more than any other agency to develop the state, with the active help of the people who elect the men who check them. There are "Jim Crow" cars in Houston; there are none in Galveston, only a few hours away. Some counties are as overrun with Negroes as the black belt of Georgia; in others there are none. Texans hate the Negro, are fond of the Negro, consign him to perdition, and declare that they cannot get along without him. Perhaps half the dwellers in Hidalgo and Cameron Counties are Mexicans; the people in Lamar and Red River Counties never see a Mexican. Everybody is prosperous; there are few men who are rich. The farms

By courtesy of the Gulf Coast Road
A TOWN ONE YEAR OLD
Kingsville, Texas, the result of the new Gulf Coast Railroad and the discovery there of artesian water



By courtesy of Col. A. J. Houston

GENERAL SAM HOUSTON, THE FATHER OF TEXAS

TOP," FOUR MILES FROM BEAUMONT, DURING THE BOOM; THE POPULAR CONCEPTION OF BEAUMONT

l—little irrigated patches that drink ers of the Rio Grande near El Paso do. They are big—the X. I. T. Ranch Panhandle is said to be so named it reaches into ten counties in Texas ly covers five. The state is wild; angers have to patrol the Mexican It is tame; thirty-six of the thirty- nties in the Panhandle, are Prohibi- nties. The popular hero of the state, imous choice, is Theodore Roosevelt, an who would vote for him for Presi- as rare as a Democrat in Maine. Texan is talking of his state he is f all these things, of South, of North, of West.

THE NEW RANCHING

shanked, long-horned steers roamed nced ranges of the state not many years ago on an allowance of ten acres to a steer, for then, as now, Texas raised more cattle than any other part of the country. To-day if you hunted for a long-horned steer you could not find it. An Oklahoma rancher who kept an agent busy scouring Texas a year for a bunch of long-horns failed to get a single first-class specimen. Year by year the ranchers have bred up their cattle. The worst you see amid the cactus and the yuccas of the west Texas plains are fat calico steers that bulge with beef where the long-horns showed bones; and, oftener, the bunches that collect about the water-holes on the great ranches in south Texas and up in the Panhandle are "white-faces," as they call the Herefords, or fatter, if less hardy, sleek red Durhams. There are a billion beeves in the state, and year by year, as bunches flow in a steady stream to the packing houses at Fort

UMONT, TEXAS, AS IT REALLY IS—ONE OF THE PLEASANTEST TOWNS IN THE SOUTHWEST

By courtesy of the M. K. & T. R. R.

WEIGHING A BALE OF COTTON

Texas raises more cotton than any other state, and it is one of her most valuable crops

Worth, Kansas City, St. Louis and Chicago, the poorer ones melt away. The best are saved for breeding. And with the constant crossing of range cattle with Herefords, Durhams and other fine stock, the herds grow chunkier, fatter, heavier, slower and more profitable year by year. A big ranchman will not think twice of paying $10,000 for a pure-bred Hereford bull, and the unalloyed enthusiasm with which he will praise the points of his white-faced calves tells you that he does not raise cattle merely to make money. He does make money. You may see a half dozen millionaires almost any afternoon expressing their opinion of the Beef Trust at one of the hotels in San Antonio.

By courtesy of the M. K. & T. R. R.

HOEING YOUNG COTTON

The shiftless Negro from the old South is one of the many elements of the Texas population

But it is his connoisseurship in fine cattle that gives the zest to his life. Not that he likes to have a little bunch of picturesque stock in a pasture near his house, in the manner of a "gentleman farmer" in the East; his scale is big. One night, for example, a group of cattlemen stood talking in a hotel at Beeville in southern Texas. One asked another if he had bought many cattle from a third ranchman, not present, who boasted of his wonderful Red Polls. "No," was the reply, "only a couple of carloads. I'm going to breed them with range cattle, and if I get good results I'll buy a lot of them."

THE LIFE OF THE CATTLEMEN

They do everything else, these cattlemen, in the same large way, and they know how to live. You may hear in San Angelo of one who came to New York and dined with a well-known corporation lawyer, but, as he afterward confessed, did not know exactly how to tell his hostess that he liked the dinner.

"I thought and thought," he said, "but at last I got it. 'Madam,' I said to her, 'that was sure a fine dinner. It was just like eating a whole meenu page out of the *Ladies' Home Journal*.'"

But many of the cattle kings live as luxuriously at their great ranch-houses as even corporation lawyers in New York, and if their comfortable city houses in San Antonio, Austin or Houston happen to be empty their owners are likely to be traveling in Europe or taking a vacation on the Massachusetts shore, at Colorado Springs or at Los Angeles. However little the rest of the world visits Texas, Texans do visit the rest of the world.

There is an association with headquarters at Fort Worth called "The Cattle Raisers' Association of Texas," whose president lives in El Paso, its secretary in Fort Worth, and its executive committeemen in cattle centres from Colorado to the Rio Grande. All the important cattlemen belong to it. With thoroughly Texan efficiency they exert their combined efforts before the legislature, at Washington and through the range country for anything the cattle industry needs. The organization has fought the Beef Trust and fought the railroads before the Railroad Commission to force them to give fair rates and good service. It maintains a lobby at

A COMPREHENSIVE VIEW OF BUSTLING DALLAS

Washington to urge railroad rate regulation, so that the cattlemen may be as well served in other states as in Texas. And its drastic measures have made cattle stealing perhaps the most unhealthful occupation that a criminal could enter. It keeps inspectors at shipping and market points to see that no man sells cattle bearing another man's brand. When a steer of one brand arrives in Kansas City or Chicago in a herd of another brand an inspector deducts the price of the steer from the proceeds of the owner of the herd and credits it to the possessor of the lone steer's brand. Explanations may be made afterward. Other inspectors coöperate with the Texas Rangers to keep down cattle stealing. Their feats since the beginning of the association in 1877 make a long and picturesque tale of the extermination of many an organized band of "rustlers." They have been quick on the trigger, and often, in wilder times than these, after their day's work no explanations were possible—the "rustlers" had bitten the dust.

SOME BIG RANCHES

When the association meets at Fort Worth or at Dallas, a group of men sit together who own more land than two or three eastern States. The X. I. T. Ranch, the biggest of

CARLOADS OF COTTON IN THE RAILROAD YARDS AT HOUSTON, TEXAS

Photographed by P. Verkin
SHIPPING AT GALVESTON

all, is represented by its manager. When the Farwell brothers of Chicago took the contract to build the three-million-dollar state capitol in Austin, they consented to take their pay in land. They formed a syndicate and built the capitol. The state gave them a little more than five counties in the northwest part of the Panhandle, about three million acres in all. This is the X. I. T. Colonel C. C. Slaughter owns the largest individual ranch, of nearly one million four hundred thousand acres, out on the Staked Plains, and the other ranchers have holdings ranging from principalities like this down to ranches, small for Texas, of five or six sections.

Colonel Slaughter was born in 1837 in Sabine County, the son of a captain of scouts in General Sam Houston's army. In the early fifties he brought ninety-two head of Louisiana cattle, of a kind that would be worth less

Photographed by P. Verkin
GALVESTON AFTER THE FLOOD

UMBRELLA AND CHINA-BERRY TREES AROUND ONE OF THE OLD HOUSES IN GALVESTON

than $3 apiece to-day, into Freestone County and began ranching. After feeding his Louisiana steers for four years the best of them weighed only 600 pounds. To-day he breeds Hereford and Durham bulls, fattening his herds on great mountains of alfalfa which he cuts from the pastures of a ranch that, with pasture and range, spreads over 1,875 square miles, and he is now a millionaire. Then there is Mr. Charles Goodnight, the pioneer of cattle raising in the Panhandle, who fought the jack-rabbits and the prairie dogs on the Palo Duro Ranch now owned by Mrs. Adair and made it one of the best in the world. The Goodnight and Adair ranches are twenty-five miles square. There are more than a hundred similar ranches in the Panhandle, some of

REBUILDING GALVESTON

dredged from the harbor, brought to the city and pumped out upon the surface. The grade of one end of the city is being raised fourteen feet

owned by Englishmen and Scotchmen ave pioneered to Texas. The interest in oodnight Ranch lies in a pasture of two ns just behind the ranch-house. The ndle in the early days was the summer of the bison. Mr. Goodnight conceived lea that bison might be bred to cattle he progeny survive in a region so favor- to their kind. Eighty animals that a l observer would call bison now crop the of this two-section pasture. Some are but others are half bison and half l-Angus cattle, and some are three- er breeds. No hump appears on the l breed calves at birth. It begins to grow yearlings. Mr. Goodnight believes that s solved the problem of preserving the The pasture looks like a "zoo," for in the bison and their halfbreed offspring number of deer and elk, who live there bly and contentedly except for an oc- al fight between a big bull elk and a ull bison. At night the whole mixed drift slowly in along the fence and snuggle about the barn. At dawn they slowly drift away and by full sun-up they are spread out over the pasture, living as the bison lived before the first explorer's camp fire

HOW THE SAND IS DISTRIBUTED

HOW GALVESTON WILL LOOK AFTER THE RESTORATION

The new sea-wall in the foreground

By courtesy of the M. K. & T. R. R.
MAIN STREET OF THE BUSY CITY OF DALLAS

burned on the Staked Plains, except now that a wire fence restricts their wanderings.

THE KING AND THE KENEDY RANCHES

Tales might be told of the Frying-Pan Ranch, the Rocking-Chair, the Shoe-Bar, the Happy, the Adobe Walls, or a dozen others, but the true romance of Texas ranching can be shown best by the story of the King and the Kenedy ranches, Santa Gertrudis and La Parra, down in southern Texas near the Rio Grande. Interwoven with this is the story of the transformation of ranch into farm, of the breaking up of one man's range into many men's homesteads; that is the typical manifestation of the Texas of to-day that shows most clearly what the Texas of the future is to be.

When General Zachary Taylor was preparing to advance upon Mexico, in the spring of 1846, he sent Major John Saunders up to the Mississippi and Ohio rivers to secure steamboat men to transport his troops down to Point Isabel at the mouth of the Rio Grande. Major Saunders secured Captain Mifflin Kenedy, then commanding a packet, and Captain Richard King, a Mississippi pilot. The two performed distinguished services throughout the war in keeping Taylor's base in connection with the advancing army. Captain King piloted the transport *Corvette* and Captain Kenedy commanded. When the war was over the two men acquired and fenced off the Santa Gertrudis Ranch about half way between Corpus Christi and Point Isabel, a wide waste of mesquite and cactus and grassy prairie, alive with deer, wild turkeys, quail and peccaries, and peopled thinly with Mexican vaqueros who "punched" sparse bunches of long-horned steers. The land in summer was as dry in parts as a sun-baked brick, except where a creek or a water-hole was fringed with brighter green than the dull mesquite, though miles on miles of it was rich open prairie. A rag-tag and bob-tail of rough characters made life far from safe, for the ranch lay fair in the centre of that strip of doubtful territory between the Nueces and the Rio Grande on account of which the war had just been fought with Mexico. They

HOW THE RICE GROWS IN SOUTHEAST TEXAS

ht order out of the chaos. They bought and. They slowly brought the number r cattle up to the full quota of a steer to ten acres. They helped to build the -Mex." railroad that is now the Texas n of the Mexican National, and also the " as Texans call the San Antonio and as Pass. In time they dissolved rship. Captain King retained the Santa idis Ranch, and Captain Kenedy be- the possessor of the La Parra Ranch. djoining domains of the two friends ied from the centre of Nueces County into Cameron County and east to the They went on breeding out the long- and increasing their holdings till they ;00,000 acres apiece. When Captain lied, leaving his property to his widow, nch was carried on by Mr. Robert J. g, his son-in-law, who has twice been ent of the Cattle Raisers' Association, hen Captain Kenedy died his work was up by his son, Mr. John Kenedy. two men are now the leading ranchmen th Texas. Santa Gertrudis Ranch now 1,250,000 acres and La Parra 800,000. the Fourth of July two years ago, when ulf Coast Line was completed, no rail- an down to this country from the end of Sap" at Corpus Christi toward Browns- though the "Tex.-Mex." ran across the it to Laredo. Life was feudal at the s then, as it is feudal, to a degree, to-day. hundred and sixty miles of wire fence, of which cost $400 a mile, helps the tte-smoking and hard-riding Mexican ros to keep the 40,000 pure-bred ms, Devons and Herefords of La Parra bounds. There are 300 employees, of whom are Mexicans, well cared for appy. Since they are far from a town, nch must furnish them with everything ieed, from medicine to cigarette papers. anch school is educating 125 Mexican en. The ranch is divided into sections, one of which is under a foreman, whose is connected with the ranch house by one. Ten thousand cattle are shipped to market, culled from the herds of nt breeds scrupulously kept apart by ie riders, who live in the saddle and see he fences are kept intact. Mr. Kenedy s the work from his house by telephone conference, but there is not a vaquero ranch who is surprised to see his employer ride up to him at any moment, even in the most distant pastures. A picturesque avenue arched over with trees leads up to the ranch house, and brings one to an abode of luxury, with a swimming pool fed by an artesian well, an ice plant, and electric lights, looking out on an orchard of oranges, lemons, olives, bananas and other fruits, and waving fields of alfalfa and Para grass. Captain Mifflin Kenedy was a man of cultivated taste. The library he left his son would be considered comprehensive in New York or London, and his son, who is an enthusiastic collector, is constantly adding to it. Now that the Gulf Coast Line runs through the ranch, the outside world is easily accessible. But when Mr. Kenedy or one of his family wishes to run up to Corpus Christi there is brought into requisition a steam yacht which lies off the wharf on the Gulf shore of the ranch, just visible from the top windows of the house across the intervening prairie.

The owner of Santa Gertrudis is Mrs. King, the widow of Captain King. She lives part of the time at the ranch, and part of the time at her town house on the bluff at the quaint coast town of Corpus Christi, which looks out over the bay to Mustang Island. Her son-in-law, Mr. Kleberg, lives at the ranch with his family and his nephew, Mr. Cæsar Kleberg. He has added ranch after ranch to Santa Gertrudis, since Captain King's death, till now it is larger than many an Eastern county.

Only a few years ago it was accessible only from Alice, the nearest station on the "Tex.-Mex." Supplies had to be hauled down eighteen miles from Alice to the ranch house, or all the way from Corpus Christi down the turnpike that leads to Mexico. Now that the Gulf Coast Line runs through the ranch for forty-six miles, the ranch house is only three miles from Kingsville, the Santa Gertrudis station. It crowns the only hill in the region. It dominates the country. It is not merely a home, it is a manor. Before the houses stretches a lawn with a half mile clear sweep to the road, with its bank of mesquite on the other side and three miles long—a lawn that satisfies to the full the biggest possible conception of a lawn, a lawn in keeping with Texas. Broad "galleries," as verandas are called everywhere in Texas, flank the various structures of the manor.

Life at Santa Gertrudis is broad and big.

The hospitality is Southern. People of refinement and sincerity, the Klebergs welcome their friends to sit at their long family table and to enjoy the rides, the hunts, the games, the talks, the social affairs that recall Virginia of the eighteenth century. Visitors come from every part of the country—college presidents and railroad presidents, governors and senators and ambassadors. Literature, art, politics, farming, ranching, railroading, the affairs of the nation and of the world, are discussed at the long table and on the long galleries. The younger folk take parties of their friends out armadillo hunting, or coursing rabbits with the wolf-hounds, or shooting quail or duck. All ride like vaqueros. Remote as the ranch seems from the world, the world, or so much of it as the family wishes for, comes to the ranch; and the ranch life itself is so full of pleasures and satisfactions that it is the visitor who comes away envious of its felicity.

The pastures tell the story of the new Texas ranching. If you gallop out into the "little pasture" behind the barns—the "little pasture" covers 7,000 acres—you will see one kind of cattle, and one only, Durhams or "Shorthorns," grazing on the open prairie. Open the gate and enter another pasture. Clustered about a water hole a herd of Herefords will simultaneously turn and stare at you with that ludicrous expression of blankness their monotonous white faces above their sleek red bodies always give. They are youngsters, yearlings. The next pasture—now you are out of the open prairie and into the chaparral—will have nothing but Hereford two-year-olds. In the next you will find huge Percheron brood mares with their foals. In the next are trotting horses with uplifted heads, long flowing brushes and light-stepping feet careering away amid the brush. You are now ten miles from the ranch house. Another pasture, seemingly without limit—here are mules. Now and then you will pass a vaquero making a wild dash among the mesquite and the ebony trees, roping a refractory steer in a smother of brush that looks too tangled to shoot through, to say nothing of using a lariat there. Here bevies of quail fly up before you. A coyote slinks off into the brush. You come out of the chaparral to gaze across an open field of alfalfa. At one side is a foreman's house. Beyond the "little" pastures begin again. The ranch is a veritable principality. But every little county of it is the scene of an experiment in producing better and better cattle and horses.

The guiding spirit of it all is Mr. Kleberg, a man of breadth and power, an unusual man. He is an American of Prussian descent. Years ago, a distinguished Texan, a friend of his, told me, one of his ancestors performed a service for the King of Prussia and in return the crown of Prussia, which now means the crown of the German Empire, undertook the obligation of paying for the education of the children of the Kleberg family for all time. The younger Klebergs need no such benefice, but it is truly typical of Texas that a traditional right like that exists there. Mr. Kleberg himself is a true Texan—not merely a scientific cattle breeder, a Democrat, the manager of broad acres. He is also part of a story of empire building, which began with his discovery of artesian water.

FINDING THE ARTESIAN WATER

In 1901 a great drought fell upon southern Texas. Cattle died by the thousands. They trampled down the cactus, trod the spines off, and ate that. They lowed and moaned about the dry water holes. Mr. Kleberg himself told me of the days when mule teams had to be sent to Alice to cart water over for the use of the ranch house. It began to look as if all the efforts that had been made since Captain King and Captain Kenedy settled in Nueces and Cameron counties had been in vain. The land was going back into desert.

But a geologist had said that a sheet of water underlay that whole coast country. As a last resort, Mr. Kleberg hired a gang of well borers and started to find it—if it were there. The cattle seemed to divine what the men were seeking, and day after day they crowded, lowing, about the work. Foot by foot the drills went down. One day Mr. Kleberg went out to watch the apparently hopeless efforts. Suddenly there was a restless motion among the scrawny cattle as if a cold wind had blown over them. The next moment out on the parched dust of the pasture spouted a stream of limpid, sparkling water. It gained in volume. Snuffling, and shoving, and lowing, the cattle crowded up to the rivulet that began to flow through the dust, got down on their knees and lapped up the stream more rapidly than it came. I have spoken of the town of Kingsville, of

ilding of the Gulf Coast railroad. The reated both of them. It has added er empire to Texas. It was the first n of the Mexican War. The war was : to win for the American people the f territory between the Rio Grande and ueces. Not until that well flowed was ip worth anything to anybody outside of wn of Brownsville but to a few ranch- Now it is becoming a populous region h farms.

OPENING THE COAST COUNTRY

ll after well was bored. The artesian ontinued unabated, cold, clear, spark- Mr. B. F. Yoakum, who once peddled trees in Texas and is now president of ock Island Railroad, had a vision while al manager of the San Antonio and as Pass Railroad of a new line that l start at Corpus Christi, run through King Ranch, the Kenedy Ranch and big holdings to Brownsville and straight the City of Mexico. He could get no o believe in it. But when the artesian came in, it was "now or never." ent to Mr. Kleberg, to Mr. Kenedy, to ranchmen. "Here is the chance," e, "for a rich agricultural section. It row two crops of corn as you know. It row truck and sugar cane and alfalfa. ll even grow bananas. Water was the hing lacking. Now we have the water. emen, it is time for a railroad."

y gave him huge land grants in addition right-of-way. They took stock. Other lists put in more money. Down through eart of that coast country the railroad oushed. And then began the empire ng. Mrs. King, through Mr. Kleberg, iven the railroad 30,000 acres of land. this 30,000 acres the King Ranch put ,000 acres more. The whole 60,000 were turned over to a town company l by the rancher and the railroad to-. Then, one by one, town lots and were sold to settlers that followed in ake of the railroad. Thus the town of ville sprang into being in a single year. l about it spread farms, each with its an well and its pond-like clay tank, into flowed the underground water, out of came the stream for the irrigation s. Now about Kingsville you can see and acres of onions just springing up in one field while the second crop of corn is being reaped in the next. The farmers can plant in any month, harvest in any month. In less than a year after the completion of the railroad, in the summer of 1904, they were shipping out beans, onions, tomatoes and other garden truck by the carload. No man can put down more than one well on his farm, and the well must be properly made. No liquor can ever be sold in Kingsville—that proscription is in every deed made. Bit by bit the Santa Gertrudis Ranch is being eaten into by farms, and a community is growing up in what was a cactus-grown pasture only four years ago. But no farmer may take more than his share of the underground water—one well provides enough for one farm—and the community must be orderly. After building up a great ranch Mr. Kleberg is now willing to help build up a great community, but he is carrying out the new enterprise in the spirit of the old.

THE NEW FARMING

Other ranchers have taken part in other town companies at other stations on the line. They and Mr. Yoakum and the other officers of the railroad are doing their utmost to build up the country. Mr. William Doherty, for example, is helping the truck growers to organize coöperative associations to study the markets, and is teaching them scientific farming. Here, in one instance, in one section, the story is told of what is going on, with slight variations, in west Texas, in central Texas, in the Panhandle. The ranches persist, but they are becoming smaller, more feed crops are being raised to save range, and the cattle are becoming bigger and better. Section after section, in country that men said ten years ago would never be anything but cattle range, is becoming productive farm land.

Texas now produces almost as much cotton as Mississippi and Georgia together—the next two cotton states. The black waxy belt, when I passed through it in October, was white with cotton. The threshers were busy in the rice fields, with few breaks, from the broad yellow fields along the Rio Grande clear to the Sabine. Rice alone brings $6,000,000 a year to the state. East Texas cannot be surpassed as a fruit-growing country. Mr. Roland Morrill, a peach grower from Michigan, has now in bearing at Morrill, Texas, one of

the largest peach orchards in the world. Near Nacogdoches Cuban tobacco is being grown successfully. With all its old farms, and with its new farms coming in, its corn, its wheat, its hogs, its multifarious other products, it takes one's breath away to think of what this state, that can produce anything, will do ten years from now. Governor Roberts, a Texas governor of twenty years ago—"Old Alcalde" Roberts they called him—the man who remarked to a critic who asked him to take an extraordinary action: "If Texas is going to h – – l, as you say, it shall go to h – – l legally"—once said to the Texans: "Civilization begins and ends with the plow." Yet Texans are only just beginning to show how much civilization they can create with the plow. The farmers have organized as the cattle raisers have, and they, too, are bringing their influence to bear on the legislature and on the railroads. As the cattle raisers are breeding up their cattle the farmers are improving their crops, diversifying, and trying experiments. Alfalfa, for example, has been found to be a profitable crop on unirrigated land as well as on irrigated land. Now more than 400,000 pounds of alfalfa seed is sold in Dallas every fall.

Last year observers became aware that organizations of farmers were springing up all over the state. They met in secret. No one but the farmers themselves were aware what the organizations were for, and the farmers would not tell. Finally it was quietly announced that the Farmers' Union of Texas had elected certain officers, whose names were given. No further information was accessible. When the Legislature met it was observed that the officers of the Farmers' Union were attending every session. They said nothing. They merely sat in the gallery and attended. Presently the information was circulated that they were keeping a record of the legislators' actions—and a blacklist. No one knew exactly how this information came out. The officers of the Farmers' Union had said nothing—they had merely sat and looked on. They went to all public hearings—merely sitting and looking on. The legislators began to think. The farmers were asked if they intended to continue their exasperatingly stolid conduct. They said "Yes." The legislators were compelled to keep on thinking. There were few bills presented that session that the farmers of Texas would not approve of. Nothing could be more characteristically Texan.

THE CITIES OF TEXAS

The spirit of the cities is as distinctively Texan as the spirit that governs the development of ranch and farm. You can see them move ahead with no reference at all to Eastern standards. Every city has its own peculiar problem. Its working out in any one of them is not the task of a half dozen "prominent citizens," but every man, woman and child is pushing to the limit of his strength to make that particular town the biggest, best and busiest in the whole Southwest. Dallas is only thirty years old, but it has a 150,000 Club pledged to make Dallas a city of 150,000 people before the next census. Its bustling business streets already look like those of St. Louis or Kansas City. It is now the largest distributing centre of farm implements in the country. What it does not manufacture now it will manufacture tomorrow, for new buildings are going up on every side. You may board a trolley car on its main street and ride thirty-seven miles across rich agricultural country to its twin city, Fort Worth, now a packing centre, hardly older than Dallas, and imbued with the same spirit of progress. The early arrivals in each town coöperated to boom their city. Every railroad that entered—and eight or nine converge on each like the spokes of a wheel on its hub—promoted each city's fortunes. As a new business man or a new worker of any sort came in, attracted by the city's promise of growth, he was waited on and drafted by his neighbors into the compact body of city builders who had dedicated themselves to create a metropolis. Every newcomer now is drafted thus into a larger and larger body as each city grows. A man need not be officially a member of the Dallas 150,000 Club if he takes you aside and urges you to send back for what capital you can raise and make Dallas your home. He is simply Dallas personified, a member of the bigger 150,000 Club which includes the whole population of the city. So with Fort Worth. So with fast-growing Waco, with its schools and colleges and pleasant residential streets. So with Houston, the great cotton mart, whose people will tell you enthusiastically that if the city is not the largest in Texas

ey maintain that by a counting of already is), it will be when the deepen- Buffalo Bayou is completed and the ı practically a port competing with ton. You will not find Beaumont amp, as you might think. The oil field, etop, is four miles away. Beaumont . old city before the oil was discovered. the banks of the Neches, fringed with treaming live oaks at one end of the to where the residential streets steal off ıe fragrant pines at the other, it is a beautiful little city, already making ss in manufactures. You meet here, ı advancing port project, of the deepen- the river, and you meet the same ap- ly universal spirit of coöperation and

in, the capital, with its university noble state capitol looking off to broken of tree-clad hills, is more sedate and beautiful, if less active in business. ntonio, historic, dignified, luxurious, the the Alamo, a city of homes, bustles an Dallas and Houston, yet it grows and El Paso has just cleaned out its ers. It is far out amid the desert and gated lands, the metropolis for the mine y in southern New Mexico and northern exico. People there said that gambling ecessary to the city's prosperous exis- The better citizens said "No," and ıed it. Business at once forged ahead, deposits grew, building increased. y-four hours away from San Antonio, arest Texas city, El Paso, "the biggest ı the biggest congressional district in gest county in the biggest state in the country on the footstool," is as thor- Texan as ancient San Antonio itself, ıough just across the river from Mexico, erican as Dallas, and, its citizens feel, as ssive. Even quaint old Brownsville, ıear the mouth of the Rio Grande, has to feel a stir of activity since Mr. m brought his railroad into it. Corpus , too, and other Texas towns are ad- g. Farm and ranch, rice field, sugar tion, pine woods, oil fields are producing in unprecedented volume all around ies, and they are expanding to meet the ds of a prosperous rural environment. veston is performing the feat of lifting by its own bootstraps. The great dealt it a frightful blow, which for a time looked fatal. Five thousand people left forthwith to live in Houston. But 20,000 people stayed. All along the Gulf side of the city they built a huge concrete sea-wall, high above the point where even the huge flood rolled. Day by day huge dredges scoop up sand from the bottom of the harbor, carry it in through a long canal dug along the edge of the city inside the wall, and pump it out to raise the grade of that whole side of it to a height that matches the wall at the front and decreases gradually to the heart of the city. Much of the work has been already completed. One might think that the storm would have ruined the owners of dwellings in the stricken area. One wonders how they can afford to lift their houses on stilts and build temporary sidewalks while the sand and water are swirling beneath their floors—as in the grading process shown in the accompanying illustrations. Here is what happened: The people of the city subscribed in large part for the bonds issued to do the grading—the wealthy people who had been practically unharmed, business men, and bankers. The work gave occupation and stimulated business. It made money circulate. Everybody shared the prosperity. The money came back to the bankers for their profit and went out again. Within a comparatively few years the bonds will be taken up, the rebuilding finished, Galveston safe for all time—and the history of the results of the tragedy will be that Galveston by a seeming economic miracle prospered by it.

One other element. Since the storm the city has had a business government, its officers consisting of a mayor and five commissioners. Good men were chosen. The city is conducted as the mayor and the commissioners would conduct their private business—with efficiency combined with rigid economy. This helped the rebuilding. But the commission government is no mere emergency experiment. Galveston is without doubt the best and most economically governed city of its importance in the country, and its citizens purpose to keep it so. Houston took heed, abolished its council, and it, too, is now governed by a mayor and a business commission. Galveston's business has already surpassed its level before the storm. When the Panama Canal is opened the city will be, as the southern gateway of the great empire of Texas, one of the greatest of the country's ports.

Even with the remarkable growth of the cities, the increase in manufactures, the expansion of railroad mileage from 500 miles in 1867 to 12,000 miles last year, the development of the oil fields at Beaumont and elsewhere, Texas never got out of the grip of the people into the grasp of the corporations. If the cattle kings and the big farmers have power and influence, as they do, they yet do not rule the state. If the oil kings, the lumber kings, the railroad kings are deferred to as they are in other states, yet they cannot dominate. I asked a well-known Texan what kept the state uncorrupted.

"The boys from the forks of the creeks and the heads of the cañons," said he.

They need no referendum in Texas. Public affairs are the personal business of every man in the state, however remote from the cities, however humble. The people elect representatives, senators, governors, legislators, of a kind that do not need watching—and then they watch them.

The story of the railroad commission illustrates best their handling of big public problems, though there are many other illustrations. It dates back to the agitation of Governor Hogg for state control of corporations. It was established in 1891 to adopt, regulate and enforce rates, and to prevent discrimination against persons or places. Even then the state knew the transcendent importance of such railroad regulation. Its senior United States Senator was John H. Reagan, once Postmaster-General in Jefferson Davis's Confederate Cabinet. The chairmanship of the railroad commission seemed to him a more important office than his senatorship, and he resigned from the Senate to take it. Other able men were appointed to the other commissionerships. The commission forthwith took up its task, impartially, capably, devotedly. Ever since it has been one of the busiest bodies in the state.

Some say that it checks development. It does. Railroad building probably does not advance as fast in Texas as the state's resources would permit if long speculative chances were taken, but at the same time it advances faster than anywhere else in the country. Meanwhile the commission holds the balance true between the railroads and the people. Sometimes manufacturers cannot get what they demand, sometimes the cattlemen cannot, sometimes the railroads cannot. But the commission will hear any complaint and decide promptly. Courts may not review its decisions. It is despotic, final, exemplary. The people of Corsicana complained that a certain train left the town habitually from a half hour to two hours late. The railroad was ordered to start the train on time. It demurred; it had to wait for another train carrying United States mails. "Start your train on time," said the commission. The railroad started it on time. The people of the town demanded a better railroad station. "Build it," said the commission. The railroad submitted plans for a station to cost about $15,000. "Not good enough," reported the commission. Forty-thousand-dollar plans were submitted. "Not good enough," was the report. The feelings of the railroad officers may be imagined when they next submitted plans for a $75,000 station. "That will do very well," said the commission; "build that." It was built.

Several railroads raised their rates on cotton shipments from certain points to Galveston. It was charged that they were deliberately discriminating against certain areas. The commission forthwith put on an "emergency" rate—subtle humor in that term—cutting the new rates down one-half. One railroad persuaded the commission that it had entered no combination to put on discriminating rates. It was at once absolved from the emergency rate. So in other cases. The commission is busy all the time hearing complaints and arguments, permitting certain rates to stand, lowering others. No interest is quite satisfied. No interest secures everything it wishes. But all interests, from the railroads to the consumers, admit that they are getting a square deal. There are so many railroads in the state that the commission serves to guard all against the undue domination of any one or two. Everybody thinks he might get more from the commission than he does, but everybody is fairly well satisfied.

The kernel of the matter is that the state is bigger than the railroads. If other states could have a consciousness as proud and alert as that of Texas—that the commonwealth is bigger than the corporations—half our national problems would disappear. It is a great state, Texas is.

COLONEL ARDEN'S INTRUSION

A STORY SHOWING HOW ONE TRUST MAY SANDBAG ANOTHER TRUST, ALL WITHIN THE WORKING CODE OF HIGH FINANCE

BY

FREEMAN HARDING

COLONEL NATHANIEL ARDEN was seated at "the Colonel's table," as through his nightly occupancy it had come to be called. It was after the dinner hour and the café of the Waldorf-Astoria was crowded. Heads were turned and ears strained in his direction; for the fame of the rich, full-bodied stories told there had spread among the habitués. His companions were men heavy of jowl, with pig eyes peering out of concavities of pink flesh and purple blotches on their flaccid cheeks. Twins in obesity, they were inseparable in business and pleasure, and were known as the "two P's," their names being Popple and Peebles.

Just as a roar of laughter followed a story told by Popple in a wheezy whisper, Arden felt a hand gently stroking his shoulder, and looked up to see his partner, Archie Jennings, smiling down upon him. The face of the elder man softened.

"Sit down and take something, Archie," he urged.

"Colonel," was the young fellow's reply, "there is an old friend of ours at a table over there. Skeener, who set up the machinery in the Williamsville power house for us and did such a good job."

"Bring him right over here," said the hospitable Colonel. In a moment Archie came back, Elkanah Skeener following in his wake. His short legs were trousered in rusty black and his heavy shoulders were draped in a "ready-to-wear" Tuxedo. A clumsy gold chain hung in a double festoon across his waistcoat, and swung in and out in time with the heavy footfall of his country shoes.

"Colonel, I met Skeener in the street to-day. He tells me he is in New York on important business, and I have been trying to persuade him that his most important business is to look us up."

The Colonel got upon his feet and waved a welcoming hand. "Mr. Skeener, I want you to know two good fellows. Let me present you to Colonel Popple. He makes the best whiskey distilled in old Kentucky. John," speaking to the waiter, "pass along that 'Popple' whiskey. When you have tried it, my boy, you will feel as frisky as a young colt. Help yourself to a cigar and shake hands with my friend Peebles."

Arden's companions acknowledged the introduction with indifferent grunts, and the Colonel sat down, beaming benevolently upon the newcomer. He noted Skeener's scarred hands, his distorted fingers and misshapen finger nails. The man was a user of tools, a guider of machines, a mere mechanic. What could be Archie's object in introducing him among gentlemen?

Elkanah sat himself down heavily and, while listening to the coarsely jovial talk, began to absorb "Popple" whiskey. It was soon coursing through his unaccustomed veins. His eyes glowed with a dull fire, he smoked his cigar with a devil-may-care air, and brayed noisily at the stories and the jokes. At home he was strictly "temperance." There he led a life which revolved morally and socially around the Pike Street Church, and in a business way around his wrench factory.

To Archie it soon became obvious that Arden's cronies did not enjoy the presence of this alien. They found him wearisome and insolently ignored him. "He is your guest and they are being rude to him," remonstrated Archie, whispering in Arden's ear. The Colonel flushed at the reflection on his hospitality; then, as if struck with an idea, he got on his feet.

"Boys," he said, rubbing his hands together, "I have had a good day in the Street and I want to end it with a good night. We'll take a little jaunt around the town."

As they made the rounds of the music halls, the gambling houses and the places that are never "pulled," the member in good standing of the Pike Street Church saw

things. Yet, in spite of the opening of many bottles in curious company, Archie managed to look after Elkanah and, as the dawn was yellowing the East, to coax that somewhat maudlin and unwilling person back to his hotel and put him to bed.

II

It was a brilliant morning and the rays of the sun pouring through a window of Colonel Arden's office impinged upon the polished crown of his bald head and were reflected therefrom in a dazzling aureole. Apparently none the worse for the high jinks of the night before, he was standing near the ticker and idly scanning the tape which was sliding through his fingers and coiling into a basket.

The door opened and Archie Jennings, perfectly groomed and smiling radiantly, stepped inside.

"Morning, Colonel," he called out cheerfully. "I hope you are feeling fit to-day. You look it."

"Yes, my boy," responded Arden, "I find myself in good shape after our little outing. I suppose you got Skeener to bed all right? I don't doubt that you had good reasons for inflicting him on us."

"Right you are," laughed Archie. "He will be here pretty soon. I want you to hear his story. It seems to me that we might work a deal out of the business that brought him. There he is now," he added, with an amused laugh, as a high, raucous voice made itself heard through the partition.

Swinging his wide shoulders from side to side, Skeener walked into the impressive outer offices of Arden & Company.

"I s'pose Colonel Arden's in," he said to a clerk, "I want to see 'im."

The guardian of the entrance gate glanced dubiously at the man who stood four square before him, and projected a bulging chest. Noting his hesitation, Elkanah looked him arrogantly in the eye.

"Young feller," he said, "I knew your boss when you was wearin' short pants. I was with 'im last night. His pardner, Jennings, wanted me to get here at twelve. And it's twelve."

The youth, flushing at the snicker of his fellow clerks, disappeared into the private office, to come out again precipitately and respectfully motion Elkanah to enter. As he appeared inside Archie sprang toward him.

"I say, Colonel," he exclaimed, "here is Skeener looking as fresh as a daisy after his night with the boys. He kept *his* end up in great shape."

Elkanah flushed with pleasure at the tribute. His memory of the night was hazy, but he had had misgivings.

"Mr. Jennings wanted me to come down here and talk to yeh about a piece of business," he said.

"Light one of these cigars, sit down and fire away," was the reply.

He let himself down on the edge of a chair and began to talk, while Arden continued to run the ticker tape through his fingers.

"There's a man lives in our town by the name of Burns. He's an inventor. He's got up a glass machine that's a wonder. Blows and presses both to once. It's more'n human. Burns ain't no business man, so he's put his machine in my hands."

"Why don't you offer it to the Trust?" queried Arden, without taking his eyes off the tape as it writhed swiftly out under the stimulus of a spurt in the market.

"Hev," was the reply. "Went straight to President Corker. He treated me decent, but the smart Alick he sent to look at the machine told me it might be worth half a cent a pound as old iron but it wasn't worth a cuss to blow glass. That made me hot."

"I would hardly care to put money into the glass business," said Arden, with a shake of the head.

"But I heven't told yeh the whole story yit," said Elkanah, hitching his chair closer and dropping his voice to a husky whisper.

"Corker spends a lot of time in our town. The Trust's three biggest factories is located there. His typewriter has been a tellin' things to my bookkeeper. He's her feller. And he's been tellin' me what she's been a tellin' him. That gal has been settin' up nights typin' contracts and agreements to buy a lot of glass factories. Her young man coaxed her to save out carbon copies. I've got a big bundle of 'em at the hotel."

Leaning still closer and curving a hand around his mouth, he went on:

"Corker is fixin' to buy up every one of the competin' factories. He's cinched all but two and is dickerin' fer them. When he has them corralled Corker and his crowd are goin' to cut a melon. The money to buy the

ns with is to be raised by sellin' new stock to stockholders *at par*. It's ı' 175 to-day."

e seventy-six," interjected Archie, who ıuntered to the ticker. His eye had on the wriggling tape the hieroglyphs :. G. 176."

em rights to subscribe'll be wuth mor'n · cent. dividend," said Skeener, in a whisper.

ıie, looking over Elkanah's head, noted ıe Colonel's eyes drew close together, 's shut like a steel trap, and his mobile, ipped mouth became a hard, straight

ıave run up against Corker," said the l. "He's a smart little man. I sup- e is cutting prices so as to buy in pro- cheap."

at's eg-zactly what he's doin'," assented r. "And the Equity works at Glasston ' so much money that I s'pose Salter'll take what he can git. Corker is only ' him twenty thousand fer what's cost o sixty. How I'd like to slip in and l" he added wistfully. "I could do it er Salter's asked me to find some feller e it off his hands. Then there's the ental Glass Company. The stock has . payin' 10 per cent. dividends right But Corker is a tryin' to bulldoze the Continental president, into sellin' ntrol at par. Dent swears he won't ss 'n a hundred and fifty."

:haps," said Arden doubtfully, "I can way to work the thing out for you. n to-morrow and I will let you know ı do anything."

ıall look you up at your hotel to-night," rchie as Skeener turned to go. "We ıe and go to the theatre afterward."

wait fer yeh," replied Skeener, and ı abrupt nod, he went out.

he door closed, Arden's simulated lan- 'anished. His eyes glittered and he to speak with a vigorous energy.

:hie," he said, "I reckon that you have a deal that is worth while. If we it right New York will find out that doing business here. It ought to be k, snappy thing. Telephone and find Dent of the Continental is at his New ›ffice. Look after that man Skeener. let him out of your sight. Make sure ısn't talk to anybody else. He has copies of contracts. Get hold of them and bring them to my rooms after you have put him to bed. When he gets here in the morning we will come to terms. My boy," he added, crooking his fingers into the semblance of talons, "when you see a profit drop on it like a hawk drops on a chicken." The Colonel's nose and chin seemed to come together as the beak of a bird of prey, and his eyes glittered rapaciously.

III

Long into the night lights were burning in Arden's rooms while he and Archie worked out, detail by detail, a plan of campaign. Yet ten o'clock of the following day found the financier in his office, pink of face, cheerful of manner, and humming a melodious "coon" song as he paced to and fro.

With a bold front, but a secret feeling of trepidation, Elkanah Skeener walked into the office of Arden & Company. An obsequious clerk hastened to open the gate.

"Colonel Arden is expecting you," he explained. "Walk right inside."

As he entered the Colonel greeted him with one of his finest smiles and plunged at once into business.

"I have been making some investigations and find you are correct about Corker's plans. There may be a chance to make some money, and if you would like to have us take the matter up we will do so, providing you and I can come to terms."

"Ain't no trouble about our agreein'," answered Skeener, smiling widely and exposing a mouth full of teeth, half yellow bone, half yellow gold.

"I am glad of that," said the Colonel, in his gentlest voice. "You are certain that you can buy the Equity works for, say, twenty-five thousand dollars?"

"Sure!" was the emphatic reply.

"Are you willing to accept for your share one-fifth of the profits of selling the Equity to Corker? You see, I furnish all the money."

"I think that's jest about right," was the reply.

"What does Burns want for his machine?" queried the Colonel.

"He'd jump at ten thousand. I could git it fer less but I'd ruther not."

"Very well; we won't ask you to crowd your man. I will take a sixty-day option at

that figure Naturally you will look to Burns for your commission, as you represent him."

"I s'pose that's fair," was the reluctant answer, "but how about the Continental Glass Company?"

"Do you think you can handle Dent?" asked Arden, shaking his head doubtfully. "He is a hard proposition."

"W-e-l-l, I dunno. But if *I* don't handle 'im and *you do*, how do I come in?"

"Perhaps you may be willing to leave that to me," suggested the Colonel, beaming benignantly.

"I'm ready to shake hands with yeh on that right now," was the hearty response.

Just then Archie came in and, as soon as greetings had been exchanged, the Colonel ceased to be the tactful negotiator and became the general-in-chief. With the energy and decision which marked his methods when he had "a hen on," as he jocularly phrased it, he issued his orders.

"Skeener," he asked abruptly, "what kind of a man is Salter?"

"He's a nice feller enough, but he ain't got much business sense. His father built up a good trade, but Jim's kinder shiftless and he's let things run down."

"Archie, you and Skeener must take the noon train. You can get to Glasston tomorrow. Carry along a certified check for $25,000. Buy Salter's factory the day you get there. Don't haggle. Pay his price. You will have to hurry to catch your train," and he almost pushed them out of the office.

Before the door had closed he was telephoning for his lawyer.

"Blight," he said, without any preliminary greeting, "I want to organize the 'Unity Glass Corporation,' New Jersey charter, capital ten millions. I shall take the presidency. Fix Friday for the Jersey City meeting. File the papers in Trenton on Monday without fail. Send them by special messenger."

The lawyer, after asking a few questions, departed. In another minute Arden had his broker, Peebles, on the telephone.

"Joe, meet me for lunch in ten minutes at the Club," he commanded.

Amid the solid elegance of that queer investment of a great insurance company, which ran everything in its costly home from the bootblacks to the Trust companies, they talked as they ate.

"Joe," said the Colonel, "I am going into the glass business. I am organiz 'Unity Glass Corporation,' capital t lions, to take over some fine factories, a secured control of novel machinery wl enable us to undersell the 'Comet Gla pany,' Corker's pet trust. I have ma board of our fellows. I shall be presic you must be treasurer. Is there mu ing in Comet stock?"

"Not in New York, but it is dealt i at Pittsburg," answered Peebles.

"The news about the new rival Trust will be our secret until Mond: it will become public property. W make up a pool to sell all the stock before the drop that is sure to con ought to be able to put out a goo thousand shares."

Peebles' little eyes grew steady. I stant he became the keen broker.

"There's twenty-five million of th out-standing; we shouldn't have any in borrowing enough to make our deli he said in a matter-of-fact voice.

"When the news comes out we oug able to break prices twenty-five continued the Colonel. "Then we c in cheap what we have sold, come t with Corker, change to the bull si so work the thing going and comin must handle the stock market. I sh after the newspapers; that is in n Arden & Company will take a 50 p interest in the pool. I shall allot F quarter and you may have the other q

"All right, I'm with you," assented "I shall look into things this afternoor can perfect our plans to-night at the V See you later." The obese man stru his legs and bore away his tun-like b

"Now for the hardest job of all," sai to himself, and he sallied forth to capt and his glass company. Within tw he came back, the light of triumph in Giving orders that he was not to turbed, he paced slowly back and f arms behind his back. In spite of his p cheeks and his coarsened nose and chin and power dwelt in his heavy face.

His strong and subtle mind was tr every phase of the scheme. "We see he muttered. "There is certain to profit in selling Comet stock for a fa bigger one in buying for the rise. got to pay Dent one hundred and fift

25 per cent. of all I can screw out of :er above that price. Skeener is to get h of the profits we make out of the Equity. n't like that fellow, and I'll find a way to his share reasonable." He smiled ly. "But, thank the Lord, he hasn't interest in the Burns machine. I am nning to think a lot of that machine, gh I haven't seen it. I reckon it is going ost Corker high," and he broke into a se laugh.

IV

:eener pushed open the door of the unted frame office of the Equity Glass ks, to find the lank, slovenly proprietor ıg in a tipped-back chair with his feet on ireless stove and spitting contemplatively its open door.

Hel-lo, Jim," called out Elkanah in a ineering voice.

Glad to see you, Elky," responded Salter. ıat's the news?"

Big news fer *you*. I've found a feller to yeh out. I've worked 'im up to twenty- thousand dollars. He's come all the from New York to look things over. price is five thousand more 'n Corker'll yeh and ye'll hev to pay me 5 per cent. nakin' the sale."

W-e-l-l," drawled Salter, "I dunno's I :er sell. Trade's pickin' up some."

:eener stood over Jim, glaring wrathfully. Yeh wanted me to help yeh out of a hole," aid. "I let my business go tu thunder went all the way to New York. I've ıed yeh a customer with the money in his :et and now yeh 'don't wanter sell!' ight, I'll take my man back on the next ı. Yeh can go bust fer all me."

No call fer yeh gettın' hot in the collar," Jim soothingly, "I s'pose I'd oughter But I wanter know when I'm to git my ey. I've got notes comin' due."

Mr. Jennings has a check in his pocket for ıty-five thousand dollars!"

Whose check?" asked Jim.

Arden & Company's check."

Who be they?"

Big bankers down in 'York."

Never heard of 'em," said Jim, shaking head.

They's lots of things you hain't heered of n' on a cheer in a one-horse town,' red Elkanah. "The check's certified. My man'll be round purty soon. He's buyin' on my say-so, but I'd ruther he looked things over."

In due time Archie was presented to Salter. He amiably inspected the works and, expressing himself satisfied, drew up a bill of sale, endorsed the check, shook hands over the bargain and departed.

"Good-bye," said Jennings, speaking to Skeener from the steps of the Pullman. "You have handled this matter all right. I shall keep you posted. Hurry back to Williamsville and see that the stenographer girl and her young man keep their mouths shut."

V

When President Corker reached the offices of the Comet Glass Company he noticed a newspaper clipping lying on his desk. It had been pasted in the middle of a sheet of letter paper and was encircled by a heavy blue-pencil mark. Picking it up carelessly, he read as follows:

"'The Unity Glass Corporation' was incorporated at Trenton to-day, capital ten million dollars. In the list of directors appears the names of Colonel Arden and other Western capitalists. The new concern will be an active competitor of the Comet Glass Company."

"Damnation!" shouted the irate man. He pressed a button till it rang a continuous alarm in the outer office. A flustered boy appeared.

"Tell Mr. Jinks I want to see him right away. Jump!"

A portly gentleman hurried in.

"Read that!" commanded Corker, handing him the clipping.

"I have read it. Saw it in the paper this morning and put it on your desk," was the deliberate reply.

"What does it mean?" demanded the president. "A bluff, a strike, or the real thing?"

"I haven't an idea," replied Jinks.

"Then get one quick. Find out what it means. This comes at a bad time; it may make trouble. I ought to have known it sooner. I seem to be surrounded with ignoramuses," he added hotly.

Jinks trotted ponderously out. He came back within the hour, wiping the perspiration from his face.

"Arden is a new man in New York," he

reported. "Said to have money and good Western backing. Peebles is his broker, and I hear he is pressing Comet stock for sale. It has gone off three points this morning, both here and in Pittsburg. It is reported that Arden has bought up both the Equity and the Continental plants."

"I know that man Arden," said Corker thoughtfully. "I think I had some dealings with him. He may be dangerous. I'll go around and see him."

He happened to find the Colonel in and opened fire at once.

"Colonel Arden, what in the devil induced you to go into the glass business and to buy broken-down plants that are losing money?"

"You see," answered Arden, with confidential frankness, "an old friend of mine has invented a glass machine, and he has persuaded me that, with its help, I can make money. I don't know much about it myself, but my partner, Jennings, is enthusiastic."

"You are crazy, man!" cried Corker, his temper getting the better of him. "You are bound to lose money. What machine is it? I'll buy it now."

"I reckon I had better take you to see Jennings. The glass business is his baby," was Arden's reply.

Corker labored long with Archie, who seemed to metaphorically sit at his feet and drink in the advice so snappily offered. But the Trust president did not seem to make much headway, and was obliged to content himself with the young man's promise to think it over and see him later.

Arden entered upon the campaign with characteristic vigor. Each day the papers printed complimentary items about the prospects of the Trust's new rival. The news agencies published telegrams from Williamsville, Pittsburg and other glass centres, all indicating that the Comet company was face to face with a powerful adversary. Peebles pushed the bear campaign with every Wall-Street art and, though Corker supported the stock gamely, under the sledge-hammer blows of the experienced broker it went down day by day.

Corker raged in his helplessness against the savage attacks made upon his beloved property. He swore as he read the outrageous misrepresentations printed in the papers. Meantime Jennings did not call. The situation was becoming unendurable and spelled ruin, not only to his plans but to himself. He got his directors together and laid the facts before them. It was a stormy meeting, but he rode that storm, and when it was over he had been authorized to use his discretion in settling with the adversaries.

That very day he went to see the courteous Kentucky gentleman, who, serenely confident, had been awaiting his capitulation. With the courage of a bantam the peppery president began an attack.

"Arden," he protested, "those newspaper articles of yours are the limit. You are making me a lot of trouble."

"Do you remember how you butted into my pipe combination?" asked the Colonel, reminiscently, as he lighted a fresh cigar. "You made me a lot of trouble, but I have no hard feelings."

"You've been buying such rotten things," said Corker testily. "That Equity company is on its last legs. The Continental plant is out of date. The Burns machine is a pipe dream that will never work commercially. But, for the sake of peace, I'll take the rubbish off of your hands. I'll give you a hundred thousand dollars for the lot."

The Colonel scanned him with a humorous eye.

"I don't mind telling you what I am willing to do," he said. "I own 70 per cent. of the stock of the Continental. It cost me close to two hundred. I'll turn it over to you for three hundred. It is a steady 10 per cent. dividend payer, and it is cheap at a trifle over a million dollars."

"My God! You are clean daft," cried Corker.

"Don't interrupt me or I may put the price higher," warned the Colonel, with a ruthless frown. "Now, as to the Equity. You don't seem to think much of it. Neither do I. You can have it for fifty thousand, lock, stock and barrel."

A relieved expression showed itself on Corker's face.

"But," Arden continued, "the Burns machine is the apple of my glass eye. It is bound to revolutionize the business, and it's worth every dollar of five hundred thousand. Nevertheless," he added considerately, "as we are making a big trade I'll let it go for three hundred thousand dollars."

By this time the exasperated Corker was trotting up and down the office, his reddish

d, his eyes snapping, and with a e to a sizzling boiler about to a gigantic effort he kept silent.

all I have for sale," continued the ith a meditative air, "except the s Corporation. It is a new concern s been splendidly advertised. I it to take over the properties you ating for. If we trade, I shall cheap. You may have it for one ıousand dollars," he added with a ıir.

ırew himself into a chair and began ınpetuously, while the Colonel ap- he ticker.

ɔmet is down to 123," he remarked. ıd break."

came from the cipherer. Then, in d voice, he spoke.

ı mean to tell me that you ask dred thousand dollars cold cash for ɜn-down factories and old iron?"

ɜe, Corker," answered the Colonel "I control the nucleus of a great consolidation. Your company is at twenty-five millions. You are issue five millions more stock to acquire additional properties. A million dollars of stock sold at 150 will bring in enough cash to enable the Comet to buy up its only rival and put its stock back to the old figures. That was a heavy drop," he added, with a gloomy shake of the head as he again inspected the tape. "Two hundred at 119¾."

Corker glared at his calm and portly tormentor as if he would wither him in the blaze of his anger.

"I'll pay your price," he said bitterly, "but this is no better than blackmail."

"Stop!" thundered Arden. "Take that back here and now. I am a gentleman; I demand an instant apology, sir! If it is not forthcoming I shall cease all relations," and he towered darkly over the Comet's president, hands clenched, eyes menacing.

"There! there! I take it back," said Corker in a depressed voice. "We had better meet at Gow's office in the morning and fix up the papers."

"I accept your retraction," replied the Colonel, "and am glad the matter has been adjusted as it should be between gentlemen. Won't you lunch with me? No? Very sorry. See you in the morning."

CAPTAIN BAKER AND JAMAICA

ıND REDEEMED FROM RUIN BY AMERICAN "AGGRESSION" LED BY A SHREWD ɛNTLE CAPE COD FISHERMAN—THE GROWTH OF AN IMMENSE FRUIT EX- ɜ BUSINESS FROM INSIGNIFICANT BEGINNINGS, AND THE BUILDING UP OF A AMERICAN SENTIMENT THROUGH COMMERCIAL SUCCESS AND FAIRNESS

BY

EUGENE P. LYLE, JR.

f a series of first-hand investigations of problems involved in the control of the Panama Canal

modern story of Jamaica, Eng- nd's greatest island in the West dies, cannot escape being the ı thrifty Yankee, Captain L. D. old Cape Cod fisherman. It is merican conquest, and on British t that. The timorous states of rica who so dread our aggression erceive what one kind of aggression ns, and even be keenly desirous ptain Baker's career not only ıe economic supremacy of Americans, but it has been, and is to-day, the very salvation of the island. Captain Baker is a Cortez of our own time, for he landed on a strange shore and his instinct told him that treasure was there. With a stubborn patience rivaling the *conquistador's*, he laid siege to that treasure, and at last began carrying it away. But it was not plunder. The golden cargoes increase faster than the ships can come and go, and the price is paid, not in human lives on a battlefield, but in little pieces of paper, drafts on the Bank of Halifax.

In other words, the American sea captain dropped anchor, effected a landing, and created an industry. This industry means agriculture and commerce both. Cortez became viceroy of Mexico—an official title; but the Cape Cod fisherman is lovingly known as the King of Jamaica.

The history of the conquest began thirty-five years ago, with an armada of one lone schooner. She had two masts, and could carry a hundred tons. Her owner and skipper was Lorenzo Dow Baker, the son of a whaler, and a child of the sea as well. He was a sailor boy at ten, and at twenty-one, as soon as the law allowed, he was a master. The exposure from fishing off the Banks of Newfoundland weakened his health, and in 1870 a friend asked him why he did not take a cruise to the tropics. The same friend got him a charter to carry gold miners and mining machinery three hundred miles up the Orinoco. Baker accepted, and in due time discharged cargo at Angostura, where a doctor was starting the bitters industry.

But what to bring back—that was now the question. The schooner was old, sea-worn, and a bad risk for precious freight such as the rare dyes, spices, drugs, balsam copaiva, that the Orinoca country offered. But the shrewd New Englander was not of a mind to carry ballast, and when he learned that he might load with bamboo at an island called Jamaica, he decided to pass by there. He tells with feeling of his first view of the island, of its blue mountains, the opalescent coloring of the inshore, the palms everywhere. "I thought it was the loveliest sight I'd ever seen," he says earnestly. He contrasted it with the bleak New England winter, and with the torrid jungle country he had just left. He had been wandering among peoples talking a strange language, but now the doctor who boarded his ship talked English, and he could understand. "Somehow, it was like getting home," he says; and so, from the very start, there began his constant love for the island.

EARLY VENTURES IN FRUIT EXPORTING

Chuckling softly, reminiscent of the delight felt at the time, the Captain tells of the excellent cargo he secured at Port Morant, which was his first stop in Jamaica. He filled every cubic foot with cocoanuts, with coffee, with pimento. He even covered the deck with bananas. This was an experiment. The fruit was not cultivated. . The Negroes merely picked what grew wild, drying it to make a kind of flour or feeding it to the pigs and chickens. They wondered what the American captain could want with the stuff, but in two weeks' time they managed to get him a few hundred bunches. The Captain himself had always regarded the fruit as a luxury. The red Cuban variety was about the only kind then known in the United States, and when the Captain was a boy, he used to invest in one or two now and then with such rare coins as came his way. But now he had a deck load of yellow bananas, and back he hurried to New York. He made the trip in only eleven days, and yet, when he arrived, his bananas were rotting. They had not been picked green enough.

The following season he had to go back to fishing, but through all the rough, hard labor he was still thinking of the beautiful island that had seemed like home; and he was thinking, too, of bananas. With the first days of spring he set sail again, heading the nose of his old craft almost due south. He had no charter this time, and wanted none. He owned not only ship, but cargo. He carried what the Jamaicans might like to eat and wear, flour, pork, and cured meats, cod fish and herring, boots, shoes, and colored print stuff of bright design. He put in at Port Antonio, at the spot which was to be for him a second home. The two bays, so calm under the stars as to seem sheets of bluish ice, welcomed the mariner to their land-locked retreats, but there were no wharves, and the beach was a swamp of mango bushes and crabs. A recent hurricane had torn down such public buildings as there had been, and through one of them a tree a foot thick was growing. The post office was a hovel. There were not two houses fit for white men, and the Negroes lived in squalor.

A MISSIONARY BY COMMERCE

The Captain stopped a month, to calk his vessel, to sell his cargo, to buy bananas. Of the kind he wanted, green, thirteen-day bananas, he could get only 1,450 bunches. The Negroes, men and women, picked them wild, and carried them to the coast on their heads, often for fifteen miles. Captain Baker now perceived that it was not enough to come to the tropics for a cargo, he would have to

:e the people to grow the cargo first; e began—a missionary for agriculture, mmerce, for a country's well being. g shiftless Negroes and discouraged rs he preached his creed.

ie first man who has ten acres in as will be a rich man," he told them earnest conviction. He touched in- ly the lives of the blacks. He was ı in their homes and at their church ;, and he helped them to build the chapel hich, inevitably, they were collecting '. He talked to the school children, full of bright-eyed little pickaninnies, : told them of the good of money. Then l them how to get it. "Grow bananas," l. "Grow them wherever your mammy t you have a foot of ground."

sailed around the island, stopping here here to sell merchandise, but most of buy more bananas. And, while buying, ll preached his doctrine. It is not e that every man, woman, and child to know him, came to look for him, and e their bananas for him, though other ns soon began making trips to the . Yet, from the point of view of Captain , none of these things are strange either, ie those 1,450 stems which he carried Port Antonio, paying twenty-five cents : average, he sold in Boston for $2.50 ;.25. Of course he went back for more. uld make four or five trips a year, out ston, out of Philadelphia, out of New is, loaded each time with stuffs to sell amaicans. Other captains would go ballast only, but the canny Cape Cod nan aimed to make the outward voyage or the round trip, so that all on the vard trip should be clear profit. Once, 's, he felt himself ruined, and almost because his bananas brought only a stem, though bought for less than r-five cents.

RESTORING JAMAICA

ıould be mentioned that Captain Baker push his campaign of education at nds. In Jamaica he taught people to ananas, but in the United States he had ch people to eat them. They were et an ordinary article of diet, and ver the yellow kind from Jamaica was ratively unknown. But even when it sold at a loss, there was an ultimate profit, "Because," the Captain explains, "more people bought at the low price, and so more came to learn what a nice thing bananas are. They'd buy henceforth at any price."

He steadily built up the new industry and Jamaica was wofully in need of it. Sugar, which once had made the island flourish, had since the sixties meant poverty. England had put it on the free list, and Jamaica had to compete with the subsidized German product. Besides, the children of the earlier planters, being educated abroad, continued still to live abroad in extravagance, and the magnificent estates of their fathers were in the hands of dishonest or incompetent overseers. Mortgages, and at last foreclosure, ended the tale. The entire island had fallen into a sad state, without hope of rising again. No one thought of the bananas, growing wild from coast to coast. Captain Baker had to tell them.

Then gradually they took heed. In one instance, an estate of 10,000 acres of cane was planted over with bananas. But there was a dark period of discouragement. A terrible hurricane swept the island, and in despair the natives tried to prop up their broken plants. Captain Baker had to go among them again, and urge them to tear out the plants, and begin anew. Within a year he assured them, they would be where they were before the disaster. Many obeyed, the others soon wished they had. Slowly, and just during the past few years, Jamaica is beginning once more to flourish.

A MODERN TREASURE TALE

For nine years, the Captain sailed back and forth, and then steam became a menace. But his ideas were big enough for steam, too. He appreciated what larger ships and quicker time could do to his faithful old craft, and when in 1879 English capitalists organized the Atlas Line to carry between Jamaica and American ports, he promptly applied for the agency at the Jamaica end. There were sixteen ahead of him, but he got the place. Shrewdly, in a way delightfully characteristic, he identified himself with steam, for he not only received 5 per cent. on freight, but had the pick of space for his own shipments. His own shipments were bananas, and he regularly engaged all the between-decks. He was thus an independent exporter, with facilities that looked like special

privileges. Within six years he had made enough to think of starting a company of his own, which he did. This was the beginning of the Boston Fruit Company. He owned half the stock, was the first vice-president, and later the president. But there were other companies too, bringing the now popular yellow banana from other countries of the Caribbean. But the Cape Cod fisherman found a way to stop all that. He absorbed his competitors in 1897, forming the United Fruit Company. True to his adopted island, he became Jamaica manager for the new corporation.

Captain Baker still lives at Port Antonio, which now is not only an American town, but a Boston town. In the summer he goes back to Wellfleet, there renews intercourse with Mayflower descendants like himself, tries periodically to wring an appropriation from Uncle Joe Cannon for the Pilgrim monument at Provincetown, quietly looks after his charities, and puts his sturdy shoulder to any enterprise for the beautifying of life along Cape Cod.

JAMAICA'S TWO-CONTINENT TRADE

But in the winter he is at Port Antonio. Dressed in blue, a yachting cap hung on his rocking chair, he likes to sit on the veranda of the big hotel there—itself inspired by the Fruit Company—and with eyes half-closed under shaggy brows, wonder what the sea is doing outside, and gaze down at the bay, where his fourteen-knot, twin-screw steamers are always loading bananas or coming in and going out. Forty thousand bunches are not an unusual cargo for one of them, and he thinks of the time when he waited a month for 1,450 stems. His little schooner has grown into a fleet of eighty busy ships. They gather bananas from Jamaica, where he is king, from the Company's half-million-dollar plantation in Santo Domingo, from Costa Rica, a sovereign state which is a mere asset for the Company, and even from the Canaries. They go to New York, Boston, Philadelphia, Baltimore, New Orleans, and London. But they cannot delay to take on out-going freight. They are treasure ships only, and always they must hurry back for more bananas. The market they supply is the children's market. This, one of the greatest distributing industries of the modern age, is for the children.

"The market is always higher," Captain Baker, laughing softly, "when are out of school. The banana is the dren's food. They can gorge their little achs, and it won't hurt them."

But children are everywhere, and Captain, as the universal banana man to send very far to reach them all. bananas travel more than a thousand before they touch land again, then scatter in all directions. They cross continent, and from Seattle they go t Klondike. But here, after the long jo from the West Indies, they must co with a banana grown on the other si the world, as far away again as H Only a few years ago the first carload taken to Montreal; now twenty and t cars a week are shipped there.

"Well, now," said Captain Baker i nasal drawl, and with eyes twinkling shre "I think we did—pret-ty—well."

There on the veranda he was going old times with Captain Young, the B manager of the Company. Many a mo as both pioneers remembered, they "shaken the dust out of their pockets, be there was nothing else there." Still, had done "pretty well."

THE MAN WHO REMADE JAMAICA

Captain Baker is very quiet, and he little shy. His is a deeply reverent n of a good simplicity. He is a home a homely character. One would not lool for the great captain of industry, nor i gentle old man is there any token c stormy life, of rough commands like c shot hurled against the roar of the His voice is low and soft, with just th nasal twang of smouldering humor. with those he knows, he likes to reach the spinning stage. Then the tight line c mouth breaks, then the creases abou eyes deepen, and the sailor throws o hand, holding his cap, full arm's length laughs, and his laugh is a deep chuck

There is little gray in the heavy brow but just enough to make small white thrusting through to the surface. rusted brown eye-brows these points white bristles, and in the typical Dow beard, shaven clean over the ruddy ch the line of the lower lip, they almost pr inate. The nose bows out generously

A ROAD THROUGH A JAMAICA PLANTATION

A COTTON TREE AND THE BARRACKS AT KINGSTON

sharpens in masterly fashion at the tip. The upper lip is thin, and the mouth is decisive, flanked at either corner by a stubborn, bushy tuft of whiskers. The eyes are keen, and almost austere in repose, as those of a Puritan Wesleyan might well be, but they are exceedingly gentle, too, and nearly always there is a latent sparkle in them. To find the sailor, you must look at the hands. There can be no mistake about them. They are large, and thick, with big knuckles and deep puffy wrinkles, and they are browned and swollen as none but an old sea captain's could be.

He loves the sea dearly. One day in Port Antonio he told of a place he had bought in the Jamaica mountains, to go there when he was sixty years old, and "sit down." Everybody laughed at the idea of his sitting down anywhere.

"Well," he retorted slowly, "I did go out there when I got to be sixty, and I did sit down—for a day." He shook his head, and laughed, too. A day was a long time away from salt water. Once he was back in New Hampshire for two weeks, and this was the longest time he had ever been out of sight of the ocean. He could not imagine anyone's living away from the sea. "Why," he said, "with nothing but land, a man's got only one half of the earth." As a boy he never once thought he should like to own land. The height of his ambition was "a good nice ship." "And a good nice ship," added

THE SAGO PALM

THE TRAVELER'S PALM

this owner of big plantations, "is a mighty nice thing to have." Fondly he recalled "the feeling that comes over one who has his own ship, for once the pilot goes over the rail, he is as big as a king."

But since the Captain must live on land, instinctively he loves an island best, and the smaller the better. Then it is only a ship lying to, somewhat enlarged. So he has an island, not Jamaica, but an epitome of Jamaica. It lies in the little bay of Port Antonio, and far away at sea the tourist sees the American flag staff there, and wonders if Jamaica American territory. There was some about it by British naval authorities, b

NEGRO HUTS IN THE INTERIOR OF JAMAICA

FRUIT STEAMERS LOADING
One view of the bay at Port Antonio

SUNDAY MORNING IN KINGSTON

A PILE OF COCOA PODS UNDER A COCOA TREE

et them carry the food. Norway has men, and England has cheap ships. are content with 5 per cent. on their y over there, and we charter their ships nake more out of it. No, we needn't bad if they fly their own flags, not when 's an American supercargo on board." it should be mentioned, is the policy ie Fruit Company. Of all their big most of the vessels are under a foreign er.

otain Baker's business sense is so mar- sly good because it is preëminently tian. That is, he knows that others prosper—if possible, all must prosper— der to prosper himself. Therefore, as ly seen, he taught Jamaica how to rise hopeless economic prostration. He onized Utopia with modern commercial- he made the two one. It is little wonder he is an idol among the people, that are going to build a monument to him, gh they know well enough that he has ned himself among them. And it is wonder, too, that since he has shown the possibilities of commerce with their st and nearest customer, the United

CAPTAIN LORENZO DOW BAKER

States, that a well-defined sentiment for annexation is now a fact on the island—not

A PINEAPPLE PLANTATION

BANANAS, THE ECONOMIC SALVATION OF JAMAICA

Large estates that were once planted in sugar cane are now devoted to bananas

BRINGING FRUIT TO MARKET

Natives on their way to one of the agencies of the Fruit Company

among the Negroes, but among the English and Scotch planters, the men of substance.

THE TRUEST AMERICAN CONQUEST

It may seem like anticlimax to mention now the almost official recognition of Captain Baker as the first man of the island, but the official homage rendered in this case was all sincere. It was the expression of an affection unreservedly bestowed by the entire community. The occasion was the Captain's sixty-fifth birthday, March 15th last, when eminent men gathered at Kingston and presented him with a silver service. His Excellency the Governor was present, the Chief Justice was present, and His Grace the Archbishop of the West Indies was present. There were titled gentlemen present, gentlemen with names initialed before and after; there were a host of British Honorables, and there were planters. But also, the Negroes were there.

The Archbishop said: "We admire and honor Captain Baker for his character and his religious devotion. . . . In his career we have seen high moral virtues and a kindly philanthropy, associated with absorbing interest in public responsibilities, and great capacity and success in business; and instead of being starved and dwarfed by this association, these virtues have thereby been made capable of ministering more effectively to the general welfare. While he has increased, he has scattered. He has effectively helped others at the same time that he has pressed forward his own enterprises to a successful issue. . . . He is an American, and I am glad that the man who has done so much for this ancient British colony is a worthy representative of that noblest type of American citizens which New England has produced in such great numbers."

One of the Honorables said: "Captain Baker has done more—and I say it advisedly—for Jamaica than all Governors and Governments," whereupon there were loud cheers, though the Governor himself was present. But for Captain Baker, the speaker added, they would all have been paupers.

THE BARRACKS AT NEWCASTLE, NINETEEN MILES FROM KINGSTON
The guns in the fort carry to the sea

And saving them from pauperism, the modern epidemic throughout the West Indies, Captain Baker exemplifies the truest American conquest. His work stands as the best sermon for our future conduct in all Tropical America. That of the Santo Domingo Improvement Company, with which these articles began, is the worst.

Port Antonio, Jamaica.

THE KAISER DISCUSSING TACTICS WITH ONE OF HIS STAFF OFFICERS

THE GERMAN ARMY

THE LARGEST AND MOST SCIENTIFICALLY ORGANIZED FORCE IN THE WORLD—A MODEL FOR MOST OTHER ARMIES—AN EXPLANATION OF THE ORGANIZATION WHEREBY TEN MILLION TRAINED MEN MIGHT BE PUT UNDER ARMS

BY

WILLIAM G. FITZ-GERALD

THE German Army of to-day is the largest and most efficient fighting organization that the world has ever seen; and it has served as a model for the armies of most other countries. The Austrian army has been organized on methods copied exactly from the German system. The Japanese army also took its methods in organization as well as in strategy and tactics from Germany and German officers. The Chinese army has now adopted German methods. Nearly all the smaller countries of Europe with aspirations to military efficiency have borrowed officers from the German army to instruct their troops. The Turkish army was so organized.

In the recent war, the largest forces met which had ever opposed one another in any conflict. The German army, however, could put in the field a perfectly equipped military force eight times larger than the victorious Japanese army which gained the battle of Mukden. It consists of more than four million soldiers. But in addition to four million trained soldiers, Germany could enrol six million more men who, although not trained for service in the fighting line, would nevertheless form a valuable reserve for the protection of lines of communication, and such duties. A very large number of these reserves have had at least some military training, and in case of necessity could also be employed in active service after a brief period of drill and military exercise. Thus the stupendous number of ten million able-bodied men could be mustered under the Imperial banner of the German Empire, so that the statement that all Germany is an "armed camp" is not a mere figure of speech, but a grim reality.

THE KAISER CRITICISING A DAY'S OPERATIONS
He is technically the Commander-in-Chief of the German army

The German Emperor, who in times of peace shares the authority over the army with his fellow German sovereigns, the kings of Bavaria, Saxony, and Württemberg, becomes in time of war supreme and Commander-in-Chief or "War-Lord," of the entire military forces of the Empire.

The German military system is based on the principle of compulsory service for every male inhabitant of the country. Compulsory service calls for some method whereby every male subject of the Empire can be traced and compelled to perform his military duties. This supervision is exercised by a system of universal registration which is stringently enforced. The police of every German city have a register containing the name, the age and other particulars of every man, woman, and child within their sphere of activity. As soon as a person rents a lodging, he is compelled to fill an official form giving these particulars, which must be handed to the

AN INSPECTION BY THE KAISER
A review of the first regiment of Potsdam guards

e within forty-eight hours of his arrival. ften as he changes his lodgings, he must rough the same process, in order that olice may trace every movement that akes. This system of police registration es the authorities to enforce universal ry service.

AISER POINTING OUT TO THE KING OF ITALY THE TALLEST SOLDIER IN THE ARMY

January 1st of the year in which he s his twentieth birthday, every male an must report himself in his own dis- to the military authorities. The whole an Empire is divided into comparatively districts, in which recruiting for the is conducted by special military com-

GENERAL HUELSEN VON HAESELER
Chief of the Imperial Military Cabinet

missions, composed of officers drawn from the local garrisons. At appointed times, which are made known by public proclamation, as well as by printed circulars to those immediately concerned, the recruiting commission holds a sitting for the selection of military recruits. All those young men who have reached the proper age must present themselves for examination. Those who are sound are selected for immediate military service. Others who have minor defects are temporarily rejected, and required to come up for another examination after a stated

DURING THE MANŒUVRES
A bivouac in an open field

MEMBERS OF THE IMPERIAL FAMILY IN A MILITARY AUTOMOBILE

THE EMPEROR AND HIS FAVORITE HORSE

period. Others, again, who do not come up to the required standard, escape active service in the standing army and are immediately passed into the reserves, where their military training is less arduous and involves smaller sacrifice of time. Men who are physically incapable of bearing arms are rejected altogether and receive a certificate of exemption. A young German enjoys little liberty until he has presented himself to the recruiting commission. Previous to this he is not permitted to leave the country, unless he have a special passport which is given on condition that he will return to perform his military duties at the appointed time. If he succeeds in obtaining such a passport and goes abroad, he must report himself to the nearest German consulate once every three months in order that his whereabouts may be traced. Any male German who leaves the country, without permission, before the performance of his military duties, or who fails to report himself regularly to the

RECRUITS TAKING THE OATH OF ALLEGIANCE

MARSHAL COUNT VON SCHLIEFFEN
Recently retired Chief of Staff

GENERAL VON PLESSEN
General adjutant in the service of the Kaiser

GENERAL BARON VON GOLTZ
Who organized the Turkish army

GENERAL VON HAHNKE
One of the Kaiser's military advisers

FOUR OF THE MILITARY EXPERTS WHO DIRECT THE GERMAN ARMY

nearest German consul incurs serious penalties, which he suffers as soon as he again sets his foot on German territory. Many young Germans find this rigid militarism so vexatious and so injurious to their prospects of professional or commercial success, that they evade it entirely by voluntary exile. But the evasion of military service is an offense which has no statute of limitation. A man who evades his military service by going abroad at the age of nineteen, and returns to his mother country at the age of eighty may still be arrested and sentenced to ten years penal servitude. Indeed, young foreigners, who happen to be residing in Germany and who by reason of their nationality are exempt from military service, are sometimes expelled from the country in order that they may not form a bad example for German youths.

The young German who is selected for service in the standing army has to become a soldier for a period of two years. Those who are apportioned to the artillery or the cavalry must serve for three years. In theory he is required to give his services to the country for nothing, but in practice he receives a very meagre allowance of pocket money. After performing his two years' service in the standing army, he is transferred to the first reserves where he remains for a period of five years. During these five years he is required to join his regiment and to go through military training once every year for a period of four, six, or eight weeks. After two years' active service and five years in the first reserves, he is passed into the first class of the "Landwehr," where he remains for another five years. And even during this third period of military service he is liable to be called for drill at any time desired by the military authorities.

From the first class of the "Landwehr" the German soldier is passed into the second class of the Landwehr, where he remains until he attains the age of thirty-nine and thus completes nineteen years of military service. At the age of thirty-nine he passes into the "Landsturm," or final line of reserves, which is called for service only in case of extreme national necessity. After six years in the Landsturm his military service comes to an end.

EMPEROR WILHELM II. AND HIS STAFF AT THE MANŒUVERS

The General Staff is the intellectual centre of the German army

Young men of good family enjoy partial exemption from service, provided that they have attained a certain standard of intellectual acquirements and possess the pecuniary means to clothe and to keep themselves during their period of service. After passing a certain examination at the age of eighteen, these fortunate young men are permitted to become "one-year volunteers," and their period of active service is limited to twelve months.

The standing army of Germany consists

imately of 600,000 men. Nearly half number pass out of the standing army year and are replaced by an equal : of fresh recruits. Germany thus es year by year more than a quarter illion trained soldiers. The first re- nsists approximately of 1,100,000 men, e "Landwehr" consists of 1,700,000 f whom 900,000 are in the first class o,000 are in the second class. The sturm" consists of 600,000 men, mak- rand total of four millions.

organization of the army is as simple efficient. The unit of organization in antry is the "section," consisting of men under the command of a corporal. ections form a "semi-detachment," men under the command of a sergeant. mi-detachments form a "detachment" ty men under the command of a lieu-

Three detachments form a company nen under a captain. Four companies . battalion of 960 men under a major. battalions form a regiment under a ; and two regiments form a brigade the command of a major general. Army Corps," which is the largest y unit, consists of two or three di-

artillery and cavalry are organized on iat different lines. The artillery is into batteries, regiments and brigades. valry is organized on the basis of a on consisting of 120 men. Five squad- m a cavalry regiment of 600 men; two its make a cavalry brigade, and three s form a cavalry division.

he details of the mobilization of the ave been worked out with such pre- hat four million soldiers can be mus- nd prepared for active service without or confusion or misunderstanding. ly are the men themselves carefully ed regarding their duty in case of it all the military materials required odern campaign are stored and classified or use at any moment. A uniform for oldier is ready to be put on at the word mand. Four million pairs of boots, illion caps, four million tunics, four belts and so forth are all stored in the ilitary arsenals in such perfect order ey can be handed out to each individ- h exactness and every man will be according to his height and measurements. Four million modern rifles are ready, with immense quantities of ammunition.

All the plans for concentration at any given point have been worked out. Immediately after a declaration of war, the Imperial Government could take possession of all the railways in the country and suspend all traffic which interfered with the transport of troops and military material. The military authorities know exactly what rolling stock would be required to concentrate any number of troops at any given spot. All the railway cars in use in Germany for the conveyance of freight have been numbered and measured. They are marked on the outside with details such as "to carry so and so many tons, so and so many horses, and so and so many men"—with reference to military purposes.

The intellectual power which guides and controls these forces is the General Staff. The General Staff is nominally a body of officers whose exceptional talents entitle them to be regarded as military experts. They are the men who are responsible for the smooth working of all the complicated machinery. The Chief of the General Staff is really the Commander-in-Chief of all the forces, although the Kaiser would nominally hold this position in the event of war. In the great wars of 1866 and 1870, which established the military power of Prussia and laid the foundation of the present German Empire, the nominal Commander-in-Chief was Emperor William I.; but as all the world knows the striking victories of the Prussian and German armies were gained by the generalship of Count von Moltke, who held the position of Chief of the General Staff. The General Staff is responsible for the theoretical elaboration and practical realization of all the perplexing intricacies of the plans for a European campaign. The General Staff is acquainted with every road, every line of railway, every suitable battlefield, every fortified position and every feature of the landscape in all parts of Europe. It knows to a minute how many hours it would take for any given number of German troops to cross the River Rhine at a given point. It could tell with the same precision how long it would take for half a million German troops to cross any given point of the Danube. Its plans for the defence of Germany against any single enemy or combination of military powers are as complete as those for foreign invasion.

The General Staff has the same intimate knowledge of the entire army systems of other countries that it has of its own military system. It possesses copies of the "secret" plans hidden away in the archives of the Russian Government and of the French Government. It knows exactly how many men France or any other military power could put in the field. It has the plans of every military fortification, probably of every fort of any kind in all parts of Europe in which a German army could under any circumstances operate. When any other army introduces a new weapon the German General Staff acquires a knowledge of its details within a remarkably short time. Its service of information, in a word, is as complete as every other branch of its organization. The knowledge of foreign military systems and plans is obtained by a scheme of espionage. The spies of the German General Staff are at work in all the countries of the world in which there are military systems, but especially in France. Some of these spies are men and some are women; some belong to the highest classes of society while others are domestic servants or belong to other subordinate classes. Although all the great military powers practice espionage, frequent discoveries of particular acts of spying are nevertheless likely to create bad feeling and cause friction between governments.

The terms of the Triple Alliance make it necessary for Germany, Austria and Italy to communicate to one another confidential information regarding their armies and their military organizations. Although Germany is thus in possession of information regarding the armies of Austria and Italy supplied officially by their governments, the German General Staff considers it necessary to verify the truth of the Austrian and Italian statements by espionage. German spies are at work in Vienna and Rome. They are in the United States too; and the German General Staff has every conceivable item of information regarding the American army carefully indexed in its archives in Berlin. If exact particulars of the amount expended every year on this international espionage could be ascertained the public would be astonished at the immense sum.

German officers are almost invariably drawn from the best classes of society and form a privileged military caste. All the traditions of the country confer on th exceptional position and they regard selves as a superior order of beings wh a right to look down on mere civilian officer always takes precedence over a in the ball-room and in society ger The uniform of the Emperor confers tinction which a civilian cannot a The exclusive character of the officers is maintained by all possible means. and others, who according to Prussian tions are undesirable persons, are debarred from becoming officers. Th care is exercised in relation to the mar officers in order that their wives may be from desirable classes of society an maintain the prestige of their clas example, no German officer may mar he has submitted the name of his pr bride to his superiors and has obtaine consent. This consent is never give it has been ascertained that the lady sonally desirable and that she p sufficient financial means to supplem scanty income of her military husbar

The pay of German officers is fixe low scale. Lieutenants receive from $400 a year. A captain receives $ $600; a major $700 or $800; and a colo more than $1,000 per annum. Even officer has private means he must ge depend largely on his wife's dowry maintenance of his household in a sty able to his social rank. German regulate their private conduct accordi mediæval code of honor. If they among themselves they yet settle th putes by duels. If an officer is insul his inferior he has the right of chastis offender. But the lot of the common is far less attractive. He is engage sunrise to sunset in all sorts of exh drill and other military exercises. Di is of course extremely strict. Man commissioned officers consider it ne to educate their recruits by thrashi kicking them. The German newspap quently have to record cases in w non-commissioned officer is sentence court martial to a remarkably mild ment for perpetrating many acts of on the common soldiers under his con The ill-treatment of common sold perhaps the worst feature of the military system.

LIFE INSURANCE CORRUPTION

V

: REVELATIONS AND HOW THEY CAME TO BE MADE—THE RAILROAD WAR .T ARRAYED THE LARGE FINANCIAL FIRMS AND THEIR ALLIED INSUR- :E COMPANIES AGAINST EACH OTHER—THE MISLEADING OF JAMES H. HYDE MEN HE DEPENDED ON—THE FOOLISH BALLS AND DINNERS BY YOUNG)E THAT PRECIPITATED THE QUARREL—THE NUMEROUS INVESTIGATIONS .T HAVE FOLLOWED, WITH EXPOSURES OF ASTOUNDING UNFAITHFULNESS

BY

"Q. P."

IBITION and jealousy caused the exposure of the evils of irresponsible life insurance millions. Sooner or e facts must have become known, but not been for personal strife, the use : trust funds for private gain might ntinued longer.

power to handle and to invest more e billion dollars carried with it control subsidiary and parasite banks and ies, and it brought speculative oppor- in the railroad and the industrial -opportunities much greater than l estate and banking graft. The life :e companies were the initial depos- f a great part of the surplus earnings people throughout the United States, r share of the popular savings and was larger in the country than in the

possibilities given by the control of d were unbounded. It came as actual not as stocks or bonds or pieces of hose value had to be manufactured :k exchange manipulation. It was ne most tangible, easily convertible, ily handled of all forms of wealth. surplus wealth, too, which would not be returned for many years—or A larger proportion of it every year sponsible money; no accounting would be made for it, and the return of it ional.

nony was given before the New York ve investigating committee that the s for this money for investment made es necessary and forced submission to the banker's terms. The contrary was the fact. It was the insurance companies which had the whip hand; they could control not only the bankers but the corporations which these bankers promoted. Savings bank deposits were held apart by the rigid restrictions of law, and the life insurance funds—drawn from the people—were the only great mass of irresponsible wealth which could be had for syndicating purposes.

Each of the three great life insurance companies had secret alliance with a great banker and promoter; the smaller companies with corrupt managers had understandings with smaller bankers and promoters. Indeed, no banker or promoter could do a large business successfully unless he was on "terms" with the officers of a life insurance company, and in conducting his undertakings, had the funds of the company, its subsidiary banks, and its trust companies, at his disposal.

BANKING ALLIES

Thus Kuhn, Loeb & Company became the favorite bankers of the Equitable, and their managing partner, Jacob H. Schiff, sat on the Equitable board and was a member of its executive committee. The New York Life had for its vice-president George W. Perkins, who was a member of the firm of J. Pierpont Morgan & Company. The securities which J. Pierpont Morgan & Company handled were exchanged in bundles for tens of millions of dollars which the New York Life policy holders had saved. The Mutual was allied with another great Wall Street house, Speyer & Company, and Mr. James Speyer, as

Mutual trustee, could protect the company from outside banking houses. The smaller companies had similar alliances.

So long as the spoils of the policy holders were apportioned among these great banking firms and the banking firms worked in harmony, there was tranquility and peace—the good feeling that comes from profitable secrecy and popular ignorance. But this harmony did not last. The beginning of the present exposure was as long ago as the railroad fight between Messrs. Harriman and Morgan for the control of the Northwestern transcontinental railroad companies. The possible owners of great railroad systems were the few men who had the ability to invest unattached capital. Railroad men who had no banks and trust companies at their disposal could not raise the money to compete. Banks and trust companies could not safely part with much cash without feeling certain that the depositors would not demand it back. This assurance could be given only by the life insurance officials whose investments could be securely left for long times and whose irresponsible millions could thus be put where they would do the most "good" for their manipulators.

The Morgan-Hill interests had bought the control of the Burlington Railroad after their failure to secure the St. Paul. J. Pierpont Morgan already had control of the Northern Pacific and James J. Hill of the Great Northern. Edward H. Harriman and Kuhn, Loeb & Company, controlling the Union Pacific and the Southern Pacific, regarded the purchase of the Burlington as a menace.

The fight culminated in the panic of 1901 and in the "cornering" of Northern Pacific stock, the price of which advanced in the Stock Exchange to $1,000 a share. Both sides needed vast amounts of money, and each side made use of its life insurance allies to secure funds. Mr. Harriman, although a trustee of the Equitable, borrowed millions from it, directly in violation of the insurance law. Indirectly he secured many millions more. The Equitable would deposit money in a subsidiary company, which in turn loaned it to Kuhn, Loeb & Company or to Harriman. The New York Life stood by Morgan and its funds and power were available to him through George W. Perkins. Thus business enmity arose among the companies, which was to lead to outside participation in the insurance quarrels when they occurred; and tl to be soon.

Two years before, Henry B. Hyde h: He left 502 of the 1,000 shares of capit of the Equitable to his son, James Hyde, under trust. Vice-president Ja Alexander became president, and he v the chairman of the James Hazen Hy tees. This made President Alexand of the Equitable until the Hyde tr pired provided he could retain a maj the Hyde trustees.

"TAKING UP" YOUNG MR. HYDI

Young Mr. Hyde is one of the most i ing characters in the present insuranc tion. As a boy, he was so rustic t classmates at Harvard called him " and made references to the Greene hayseed in his long hair. On his grad his father put him to work in the Ec and made him a director before he age. During Henry B. Hyde's life, strict with his son and applied with l same restraining hand which he in tu felt from his father.

Henry B. Hyde left a large esta young Mr. Hyde began to spend hi of the income in the same manner a other sons of hard working millionaire went abroad and became fascinate Paris life, the French people, and literature. He aided in establishing a Club at Harvard and a French literary in New York. In his clothing, his li his manners he substituted the Frenc for the American way. He wore a j beard; his hair was arranged by a barber; he imported his clothes from he wore the queer looking French ' pipe" hats. Part of every year he in France, and he extended his acquai to the high French officers, the literar and the celebrities of the stage.

Yet it would be unjust to call James Hyde frivolous. He was far from b scapegrace son. He really worked Equitable offices, and he tried his l learn the business of life insurance a follow in his father's footsteps. He l one of the Equitable's vice-presidents, ing two years without pay, and he suc in due course to his father's place as d in the subsidiary corporations.

That was the situation when Mr. Harr

al necessities drove him to seek out Hyde, to utilize him and the hundreds ions of dollars of assets of the Equitable. Harriman was not the only one who ooked on the Equitable millions to them. Mr. George J. Gould was also uitable director—and the Equitable's assets contains many stocks and bonds Gould roads. President Cassatt of the ylvania system was another Equitable —and the Equitable was a steady t for Pennsylvania securities. But se transactions James Hazen Hyde id no part. It is very doubtful that he d their import. It is doubtful whether uld have become involved at all had been led by older and abler men whose ent and high reputation he, like the f the community, had been taught to t and depend upon. Outsiders used a means to their ulterior ends.

of the men who steered young Hyde was William H. McIntyre, who began Equitable as Henry B. Hyde's messen- d became vice-president. He became young Hyde's guide and confidant. were vacancies among the Hyde trustees ime to time, and McIntyre was made tee. Gradually death or resignation the number of trustees to dwindle to Alexander, McIntyre, and James Hazen himself. This put McIntyre in charge Hyde voting trust through his influ- over the young man. Thenceforward der's control of the Equitable was ominal.

had been usual for officers of the life nce companies to participate individ- in the syndicates which bought and tocks and bonds as brokers for the nce companies to their own financial Thus profits that would have gone to e insurance treasuries were diverted to ckets of the officers.

n the syndicate profits and like sources also set aside other large sums, to be led for purposes too shameless to be d in the regular books of account. butions to political committees, boodle for the maintenance of lobbies in the nt states, blackmail and corruption kinds, were kept in secret accounts and ut by executive order without either receipt or their payment appearing company's books.

After young Hyde became active in the company's affairs, he was taken into these syndicates through William H. McIntyre, Edward H. Harriman, Jacob H. Schiff, and other older men well known in the financial world; but the innocence of his participation is evidenced by the small share which he received, though practically owning the source of income.

The seduction of James Hazen Hyde could not have taken place without his consent; but it is not at all likely that he was conscious of the insidious process by which he came to use the assets of the company almost as if they were his own property. It began by his mingling the business of the company with his personal trips to France, and in charging much of his Paris expenses to the Equitable. He thought that it would be desirable for the business and for himself to give a formal entertainment to the French ambassador; and he and Senator Depew, acting as hosts, gave a formal dinner in New York City to M. Jules Cambon. The bills were paid from the Equitable's treasury.

DINING, DANCING, AND PUBLICITY

The dinner was a great success. It helped the business of the Equitable in France and added to Hyde's social prestige, and he followed it with a mask ball at Sherry's, where a notable French actress was entertained and a French play was given. New York's society turned out enthusiastically to this entertainment. It was reported fully in the newspapers. The fact leaked out that part of its cost was paid by the Equitable. The Equitable's press agent, indeed, saw that the entertainment was given social publicity. Another Equitable employee managed it and a third was the gardener who furnished part of the floral decorations.

President Alexander had been chafing under disregard since McIntyre and Hyde became the majority of the voting trust. They, not he, selected the men to fill vacancies in the Equitable directorate. They spent money without consulting him. They extended the speculative syndicates and went into losing ventures. At the same time, the newspaper comment upon the Sherry ball found speedy echo among the policy holders, and the public displeasure was indicated by a slackening in business. The other companies, especially the New York Life under the aggressive

presidency of John A. McCall, turned young Hyde's fashionable notoriety against the Equitable.

President Alexander saw in this a chance to repress Hyde and oust McIntyre. With him was Vice-president Gage E. Tarbell, who, being in charge of the agency department, was the first to feel the injury of the new business of the company. Mr. Alexander and Mr. Tarbell drew up a protest in January, 1905, against the continuation of the control of the company by the Hyde stock and proposed to substitute a plan of control similar to that of the New York Life and the Mutual. Under this plan, the officers in charge of the agents had been accustomed to accumulate proxies and were, therefore, the real rulers of the company. Through his relations with the agents, Tarbell would have been able to outvote McIntyre at any ordinary policy holders' meeting.

The protest was approved by a majority of the executive officers of the Equitable and was presented personally by President Alexander to Mr. Hyde. The latter's impulse was to avoid a fight. So great was his habitual feeling for his father's old friend that, in his astonishment and shock, he offered a compromise—that representation in the board of directors should be divided between the policy holders and the stock holders.

THE FINANCIAL PACK ON THE TRAIL

Those directors who had been using Hyde saw what Hyde possibly did not perceive, that the real ousting would be of them—that in the future banking firms selected by President Alexander would handle the Equitable's business. The Alexander family were interested in a banking firm which had been doing some business with the Equitable, and other officers of the Alexander faction were also interested, through members of their families, in firms whose profits had been lessened by the investment of the Equitable funds through Kuhn, Loeb & Company. These interests joined Alexander and Tarbell in their fight. Gould, Cassatt, and other directors also at first joined with Harriman and Schiff. The result of the directors' meeting was the appointment of a committee to consider charges presented by the Alexander faction.

The members of this committee were H. C. Frick, chairman, E. H. Harriman, Brayton Ives, Cornelius N. Bliss, and M. E. Ingalls. They are all well known. Mr. Frick is one of the heads of the Steel Trust. Mr. Harriman is in control of the Union Pacific, the Southern Pacific, and other great corporations. Mr. Ives is a well-known banker; Mr. Bliss is Treasurer of the Republican National Committee; and Mr. Ingalls is a prominent Ohio railroad man.

Both President Alexander and Vice-president Hyde made statements. The committee considered their counter charges and made an independent investigation of its own, reporting June 1st. They found * that Alexander and Hyde had each participated in syndicates and had taken profits which rightly belonged to the company, and that through syndicates and in other ways funds had been misapplied. Salaries had been increased with a rush—Mr. Hyde's from $20,000 to $100,000, and the salaries of other officers, some 30 per cent., and others more than 100 per cent. The office pay roll had increased 53 per cent. in four years. Agents' commissions had been increased under the guise of advances and of discounts on future premiums. Instead of carrying these advances as expenditures, deposits were made in the subsidiary banks to the same amount and these deposits were counted as assets although the money had been paid to the agents and there was no expectation that it would be returned. This was, in fact, a falsification of assets.

The Frick Committee found that the large deposits of cash in subsidiary banks and trust companies were habitually manipulated, the average sum through the year being $36,272,725, while the annual statement showed a cash balance of only $20,849,895. The annual statement was thus made to show a greater amount of invested assets than existed. The loss of interest on these cash balances amounted to a million dollars a year and the subsidiary companies profited to at least that amount. The Equitable's assets sheet carried moreover, the subsidiary stocks at artificially inflated valuation.

The writing-off of advance payments to agents, giving an artificial value to subsidiary stocks, and the losses which occurred on real estate, would wipe out most of the policy holders' dividends.

This over-expensiveness the Frick Committee attributed to the mismanagement of the deferred dividend fund, and the remedy

*See THE WORLD'S WORK for July, 1905, p. 6349.

ɔsed was to abolish the whole deferred d system. The only proper dividend was held to be the annual return to holders of all overcharges, thus com- a strict accounting and an annual, tatement. On this point the Frick ttee say:

its purity, the ideal life insurance ıy has but two objects, i. e.:

furnish absolutely perfect protection.

furnish that protection at the lowest cost.

en these objects have been attained, ıal volume of business is not only sary, but, if obtained at greater pro- ate cost, is directly detrimental to the of the policy holder."

report was presented by the committee il meeting of the Equitable trustees jected by a majority vote. The of both Hyde and Alexander stopped rsonal quarrels to vote down recom- ions that would oust them. With ted the other officers of the subsidiary tions who were also trustees of the le. On the rejection of their report, nbers of the committee resigned.

meantime Mr. Hyde had made several ions for the gradual mutualization of itable. Another stockholder brought enjoin any plan which would deprive kholders of their control of the assets. minary injunction was granted, and stion is now on its tedious way through rts. Whether Mr. Hyde made the ion in good faith was disputed, and ere charges that if Mr. Hyde had been sincere in a desire to mutualize the le he, being the owner in trust of over ity of the stock, could find a legal way t this object.

Superintendent of Insurance of the New York, Francis Hendricks, made fforts to reconcile the Hyde and the er factions, and, summoning before lawyers for the two sides, endeavored ent a continuance of their charges each other; for these charges were ious reflections upon the administra- is department. A few months before, endent Hendricks had certified to e of the Equitable's assets and to its of management. The Frick Com- charged specifically that the annual ıt did not show the real facts and this was in effect a charge that the Superintendent had been derelict in his examinations and negligent in his certificates.

After trying to compel peace, Superintendent Hendricks undertook a separate investigation. Three weeks after the Frick report, Mr. Hendricks made his report. It disclosed, for the first time, the regular payment of retainers to Senator Chauncey M. Depew, to the former governor and senator, David B. Hill, and to Elihu Root. It also followed the Frick Committee in condemning the syndicate speculations, and it made a thorough exposure of the old safe deposit graft which began in the days of Henry B. Hyde.

But there was a great silence in these reports. Neither went into the evils of the use of life insurance assets speculatively by high financiers. The connection of Edward H. Harriman and of Kuhn, Loeb & Company with the Equitable was almost entirely ignored. Mr. Harriman himself was a member of the Frick Committee, and the suppression of the Harriman and the Kuhn, Loeb & Company relations from the Hendricks' report was popularly attributed to the close relations between Mr. Harriman and former Governor Odell, chairman of the Republican State Committee and a political associate of Superintendent Hendricks. The Hendricks report, however, was unsparing in its condemnation of both President Alexander and Vice-president Hyde. Mr. Alexander's health broke down and he retired to a sanitarium.

MR. HYDE SUCCORED BY MR. RYAN

Mr. Hyde was left with a depleted board of directors; the leading members had resigned and he was confronted with the enmity of Mr. Harriman, Mr. Bliss, former Governor Odell, and other men powerful in politics. At this juncture, Mr. Hyde announced that, for $2,500,000, he had sold the majority of the stock of the Equitable to Thomas F. Ryan. Mr. Ryan was powerful in politics, being credited with a financial alliance with the leaders of Tammany Hall which made his will supreme in New York City. He controls, with Mr. August Belmont, all the surface, elevated and subway lines in old New York and (in connection with Mr. Anthony N. Brady) the surface and elevated roads in Brooklyn. He was, besides, head of the Consolidated Gas Company, which monopolizes the gas and electricity supply in Greater

New York, and he has powerful connections with the Tobacco Trust, the Seaboard Air Line, and several banks and trust companies. Altogether Mr. Ryan was the strongest protector that Mr. Hyde could secure against his powerful financial and political enemies.

There were then and there are still serious doubts in the public mind whether this transaction took place as Mr. Hyde and Mr. Ryan told it. Whatever the facts were, both Mr. Alexander and Mr. Hyde resigned their offices and salaries, retaining only their directorships, and Mr. Ryan appointed three trustees, Mr. Grover Cleveland, former President of the United States, Morgan J. O'Brien, Presiding Justice of the Appellate Division of the New York Supreme Court, and Mr. George Westinghouse, of Pittsburg, as trustees to fill vacancies in the Equitable directorate and to vote the stock at stockholders' meetings. This arrangement is limited on its face to five years and may be terminated at any earlier time. It is obviously a temporary expedient to delay permanent reörganization by the use of distinguished names to allay public distrust and renew public confidence.

Insurance scandal had so far been confined to the Equitable and the New York Life; the Mutual had, if anything, encouraged it, seeing in it the downfall of a great competitor. The scandals disclosed in the Equitable, however, had led the policy holders of the other companies to wonder whether the Equitable was alone in its corruption. Public sentiment became so strong that Governor Higgins, after considerable delay, sent a message to a special session of the Legislature authorizing a Legislative Investigating Committee to investigate all the insurance companies.

The committee (consisting of three state senators and four assemblymen—five Republicans and two Democrats) began its sessions early in September. It chose for its counsel Mr. Charles E. Hughes, who had successfully conducted the Legislative Gas Investigation in the spring, and Mr. James McKeen, formerly corporation counsel of Brooklyn.

Pending the taking of testimony by this committee, Attorney General Mayer began suit to compel the Equitable trustees to refund the diverted money. Full stenographer's minutes of Superintendent Hendricks' secret investigation were made public by a newspaper, and in addition to what he had reported it was learned that Senator Depew, Mr. Harriman, Mr. Schiff, and others had pr either personally or through their co tions by the misuse of the Equitable's a

Mr. Ryan made Mr. Paul Morton pres of the Equitable to fill the vacancy caus President Alexander's resignation. Mr. ton's previous training had been in rail Mr. Morton at once ordered a furthe vestigation of the Equitable, which disc further and greater abstractions.

WHAT INVESTIGATION REVEALED

These investigations exposed enor abuses. It appeared that the companie secret funds, kept by subsidiary bank trust companies, which they drew upo illicit purposes. An officer of the New Life, Andrew Hamilton, had been acti general lobbyist for all three companie there had been paid to him within the few years $1,630,803, which he distril for "taxation and legislation." His bursements reached almost every state. Hamilton had gone to Europe and o count of the "state of his health" declin return. A smaller lobbyist, directly i employ of the Mutual as superintende supplies, had been maintaining a lobby in Albany where he gave free entertainm at the policy holders' expense—to me of the Legislature. The Equitable had tained a similar fund under the ma ment of its comptroller, T. D. Jordan. latter also disappeared, and his son te that he did not know whether his was alive or dead.

"Diversions" of more than $12,oc within a few years were traced. The E ble's funds had been used to the exte $2,749,740 to carry an account in the of a private secretary for the promotio development of certain mines. The York Life had made millions of doll loans to a Negro messenger, who recei salary of $600 and signed whatever d notes the officers presented. The M Life had maintained secret agency con for the benefit of the son and the son-i of President McCurdy. On the witness President McCurdy said that he was ig of the details of these contracts. Th sulted, nevertheless, in turning over a sand dollars a day to the McCurdy fa

The policy holders' money was also reg taken for political purposes. The "Big T

: each $50,000 to the Republican National ımittee, the contributions being made to Cornelius N. Bliss, an Equitable trustee treasurer of the Republican National ımittee. Annual contributions of $10,000 : made to Senator Platt, who was the : Republican boss, but discontinued n Governor Odell supplanted him in the nization. Contributions were also given ecure the election of members of the slature, especially members of the insur- committee, The New York Life and the ual then appointed committees of their directors to investigate, and these com- ees have accepted the resignations of ral of the officers involved.

MORAL PURBLINDNESS

ıe attitude assumed by the guilty men surprising. They could see nothing ıg in what they had done. They did not ive that their fund was a trust, and their position toward the beneficiaries of policy holders was legally and morally of the executors and administrators of states of dead men.

mes Hazen Hyde went on the witness l voluntarily, and frankly admitted that of the reasons for a large contribution to Republican National Committee was his e to be appointed ambassador to France, that prominent men urged his appoint- on President Roosevelt as recognition ırt of his large campaign contributions. Hyde also testified that Governor Odell speculated in the ship trust syndicate, that, when the speculations resulted in a loss, the Governor had by implied ıts forced Mr. Hyde to pay him $75,000 ıgh the Mercantile Trust Company, in h the Equitable was the largest stock- r, the payment thus coming indirectly the pockets of the Equitable's policy rs. A bill to repeal the charter of the antile Trust Company had been intro- l in the state senate, but nothing was l of it after the payment to Governor . By a coincidence, Governor Odell, had been supporting Frank S. Black for Republican caucus nomination for United s Senator, suddenly came out in favor e re-election of Senator Depew, making blic announcement to that effect on the day that he received the $75,000. rnor Odell also testified. He denied the use of threats but admitted his knowledge of the introduction of the bill and the receipt of the $75,000.

This conduct was at first justified by the insurance officers. President McCall of the New York Life defended the payment of political campaign contributions on the ground that the honor of the United States was involved. Vice-President Perkins defended syndicate transactions, as on the whole they showed a profit. President McCurdy of the Mutual defended the non-payment of dividends to the policy holders on the ground that "life insurance is a great missionary and philanthropic enterprise," and that it is right and proper to take the dividends of the old policy holders to acquire new business. He said that to pay large dividends would be to undermine the policy holders' habits of thrift, and that if the Mutual at the end of the year "paid back seven dollars the policy holder might spend it on cigars and billiards."

The investigation of smaller companies, such as the Metropolitan and the Mutual Reserve, showed even worse conditions proportionately for the policy holders. It was disclosed that in some of the smaller companies there were intentional efforts on the part of the officers to bring about the lapses of policies. The evils of industrial policies were also touched upon, showing that a poor man pays more than twice as much for his life insurance as the man in moderate circumstances, that the ordinary industrial policy has no surrender value, and that the policy holder loses all his payments in case of lapse.

It should be added that there was nothing disclosed in any of the investigations to derogate from the virtues of right life insurance or the safety in management of some of the companies which do a substantial business. The investigators were not seeking to alter safe conditions and to attack safe management, but to remedy the evils of bad management and of corruptly conducted companies.

The best results so far had are the addition to public knowledge. The public know more about life insurance than ever before. They are less likely to buy policies in which there is a big commission for the agent and small value for themselves; and whether or not remedial legislation is had, it is a safe prophecy that not within this generation will there be a repetition of the evils which have been exposed.

THE GROWTH OF "FLETCHERISM"

THE PRACTICE OF RIGHT EATING AND OF PERFECT NUTRITION WHICH IS MAKING PEOPLE HEALTHY AND HAPPY AND THE WORLD A BETTER PLACE TO LIVE IN

BY

ISAAC F. MARCOSSON

A MAN sat alone at dinner in a large New York restaurant, eating deliberately and chewing his food thoroughly. The food before him was simple but abundant. As soon as he finished, a man who had sat at a table nearby came up and said:

"I see you have been Fletcherizing."

"Yes," said his friend.

"How do you like it?" asked the man.

"Fine!" was the reply. "I was never healthier or happier."

Two years ago THE WORLD'S WORK published an account of the personal experience of Mr. Horace Fletcher, the first practical demonstrator of the science of simple living and perfect feeding of the human body, which now bears his name. He was a retired business man of independent means, who had been refused life insurance on account of stomach trouble. He began to experiment to cure himself by eating simple food and chewing it more than usual. His experiments proved for him that he had been eating too much, that the appetite is the true indicator of the body's needs if the food be chewed sufficiently, that he could live on one-third the quantity of food usually eaten and be healthy, that the most important part of digestion is done in the mouth, and that therefore thorough chewing is necessary. He was then fifty-four years of age, and I found him strong and sturdy.

EXPERIMENTS IN FLETCHERIZING

He had written books about economic nutrition and was spreading by word and pen the doctrine of right living. In many quarters he was called a food crank, "the chew-chew man." He was even regarded as the apostle of polite starvation. But, in the two years that have passed, there has been a wide adoption of his plan with large and impressive results. "Fletcherizing" and "Fletcherism" have become parts of our speech and commonly accepted essentials of a well-ordered life. Doctors, here and abroad, are prescribing it, colleges and schools are recommending it; everywhere people are practicing it as a means to healthful living and a serene old age. Let us see what has been done.

The first experiment in a large way of Mr. Fletcher's plan of living was at Yale University under the direction of Professor Russell H. Chittenden. Three groups of men—a company of regular United States soldiers, a coterie of professors, and some athletes in training lived on a simple restricted diet and ate only what their stomachs craved, for six months. During that time their working efficiency was increased from 50 to 200 per cent. and at the end of the experiment they were healthier and stronger than when they began.

Professor Otto Folin of the Massachusetts General Hospital, working in the laboratory of the McLean Asylum for the Insane at Waverley, then experimented on thirty-five subjects. In each case there was increased efficiency on a small amount of food properly eaten, and therefore properly digested.

ECONOMY IN THE VITAL FUEL

What Mr. Fletcher preached in books and talks was a very simple thing—it meant eating only what the appetite indicated and chewing it thoroughly. Hence many people began to chew their food. In England they called it "munching." The "smart set" took it up and had "munching parties." Out of this wave of eating reform started by one man there resulted a permanent campaign for proper eating which has enlisted the aid of distinguished people in both England and the United States and has recently spread to Europe. As people began to learn how to eat properly, they discovered that their physical wellbeing con-

y improved. Their capacity for work sed and they required less sleep. I know case of a young man who is able to do en's work easily as the result of Fletch-;. He is the son of poor parents and e a bell boy at one of the largest hotels w York. He worked at night and d stenography at a commercial college e day time. He ate only what he d and chewed it thoroughly. The was that his whole body was nourished; uld do with five hours' sleep, and he rong and healthy. On Sundays and ys he slept longer than usual. When iduated from school he obtained a po- as stenographer down town. In the time he had been promoted to be a clerk at the hotel. He now holds both ns. He works at the hotel from one c in the morning until seven o'clock; simple breakfast, walks down to his of day employment by nine, and re- until five o'clock. After a light he sleeps until midnight. For than three years he has eaten only lf the amount of food usually thought ary, but he has eaten it properly.

CUTTING THE FOOD BILLS

have seen what one man can do. Here case of a large group of men. At a nary college near Nashville, Tenn., the its pay their way through school by n the college farm, the object being to age labor and economy. There is a commissary department where the food lied to the boys at cost. Many do their ooking. As a result of a lecture by H. Kellogg of Battle Creek, Mich., in he explained the principles and results cherism, a group of the students began it into practice. At the end of six s, the commissary department reported e supplies drawn by the students had sed 50 per cent. The boys had been om illness and had enjoyed unusual cy in mental and physical work.

while Fletcherism, or simple right had been making apparently well healthier, its fundamental principle of conomy was being adapted to a large eutic use. Mr. Fletcher's tests having that the appetite was the true indicator needs of the body, it was argued then, the absence of appetite the body should be allowed to rest. This has led to the successful introduction of food economy in the practice of medicine. Eminent physicians like Dr. Edw. H. Dewey of Chicago and Dr. Charles E. Page of Boston, proved with patients that a complete rest of the alimentary canal (the great food highway) has remarkable curative value. The case of an American lady who had an attack of typhoid fever in Venice, is a striking one in point. She ate no food for forty-two days, living entirely on water. She lost less flesh, strength and vitality than is habitual with persons similarly affected who are fed during illness. This showed that food taken during illness, when *there is no appetite*, not only does not nourish, but actually retards the curative process. The same thing happened in the case of a man who had Bright's disease, who ate no food for thirty-seven days.

The significance, therefore, of what rapidly came to be known as Fletcherism (the term originated with Dr. Kellogg) was, that it was not only the clew to right living, but insured rapid recovery without relapse when the repairs of the body were completed.

THE FOOD FILTER

The most important development of Fletcherism, however, during the past three years, has been the report of Dr. Hubert Higgins's investigation of the chewing and swallowing apparatus in man. Dr. Higgins, who was formerly a demonstrator in anatomy in the University of Cambridge, England, but who has been following the researches suggested by Mr. Fletcher during the past five years, reported in the London *Lancet* of May 20 and 27, 1905, under the title "Is Man Poltophagic or Psomophagic," that the description of a "food filter" in man, situated at the back of the mouth, as given by Mr. Fletcher some seven years ago, is a true description and a most important anatomical and physiological discovery.

Mr. Fletcher's report of his discovery was made in a little book entitled "Nature's Food Filter, or What and When to Swallow." It met with only amused interest at the time of publication by the discoverer, but the claim to attention was so persistently insisted upon that Dr. Higgins was induced to take the matter up critically. During a visit to Brussels, with the assistance of Professor Paul Heger and others, of the University of Brussels

and the Solvey Institute, and by the aid of ingenious recording appliances, it was revealed that there is a discriminating, or filtering, mechanism at the back of the mouth, which if understood and used, permits only such food as is suitable for further digestion and assimilation to pass. It is a true filter and works perfectly in connection with thorough mastication of solid food and adequate mixing with saliva of liquids that have taste, until they are naturally sucked in by the food filter.

It is possible to disconnect the parts of the "filter" and force anything not too large for the gullet through it, but that is not the natural process of use in taking food. One *may* swallow a large glass marble such as children use in play, but that is no sign that glass is food or that it can be digested.

A SELF-DETERMINED DIETARY

The importance of Dr. Higgins's confirmation of Mr. Fletcher's discovery of a natural food-discriminating apparatus in the mouth of man is measured by its utility to the ordinary person. It is of utmost value to the medical man and scientific dictitian to know the exact proteid requirement of persons in connection with various activities, and it is interesting to learn how much or how little heat the body may best use in its work; but these estimates mean nothing to either the ignorant or the busy person. It was by the careful use himself of the food filter which he had discovered that Mr. Fletcher established the food economy which Professors Sir Michael Foster, Chittenden, and Folin have confirmed as being the economy best suited to the highest physical and mental efficiency. By use of the same apparatus which everybody possesses, and of knowledge which may be easily acquired, any person may preserve the best economy under all circumstances. Hence its higher practical importance. By the careful use of this filtering apparatus the appetite is not only permitted to indicate how much nourishment the body requires at the moment, but also to select the elements (fuel or repair elements) in the food available, so that a perfect nutritive balance is maintained with the least possible waste, expense, wear and tear.

But what is Fletcherism? The term Fletcherizing (or Fletching, as Mr. Dooley put it) is associated with the thorough mastication of food. This, however, is a narrow definition, for it has a larger and equally significant value that covers the whole field of human efficiency. In the individual, its effect is physiological and mental; in the community it refers to the application of education so as to insure the greatest good to the greatest number, particularly those in want.

GOOD MORALS FROM RIGHT EATING

In the first place, a rightly nourished individual is moral, energetic, strong, and altruistic—consequently a constructive, useful citizen. An overfed or underfed person is inclined to be morbid, sensual, with violent passions—in essence, not a good citizen. Depravity, therefore, is often the result of want of physiological education and of lack of nutrition. It is at this root of a social evil that Fletcherism is aimed.

Take the case of the unemployed poor of London, who have been clamoring for food almost at the doors of Parliament. With a knowledge of proper eating and food economy, they could fare well on a few pence a day. Realizing the value of this, the charity boards of London, and various governmental boards throughout England, are planning to apply to paupers, criminals, and other public charges the principles of Fletcherism. It is believed that with the knowledge and practice of food economy and proper eating, there would be a considerable decrease in poverty and hence in suffering.

An experiment was successfully tried recently at a penal institution in Belgium. The prisoners were put on a restricted diet, and were told how to eat properly. The result was that they became better behaved, and did more work. Some, who had been regarded as desperate, were given parole and not one violated it.

The rapid spread of Fletcherism has caused people to be careful of the preservation of their teeth. Dr. William Osler in an address at the Royal Dental College of London declared that it should be the aim of all dentists to convert the great mass of people, who bolt their food, into chewers of food. In this connection it is interesting to say that every patient of the infirmary of the Harvard Dental School is given a card on which is printed something like the following:

HORACE FLETCHER'S RULES FOR EATING

(1) Eat only in response to an actual appetite, which will be satisfied with plain bread and butter.

hew all solid food until it is liquid and lly swallows itself.

ip and taste all liquids that have taste, such and lemonade. Water has no taste and swallowed immediately.

ever take food while angry or worried, and nen calm. Waiting for the mood in con- with the appetite is a speedy cure for both nd worry.

emember and practise these four rules and eth and health will be fine.

most ardent encouragement of the fic part of Mr. Fletcher's investigations ome through Dr. Henry P. Bowditch rvard Medical School and through Pro- William James of Harvard. The lat- an open letter recently, testified that etcher's "teaching and example have f vital benefit to certain persons whom ." He pays a tribute to Mr. Fletcher as of the most original and 'sympathetic' alities whom Massachusetts in our day oduced," and considers his teaching to fundamental importance, both to the lual and to the State. If his obser- s on diet, confirmed already on a limited should prove true on a universal scale, possible to overestimate their revolu- import."

ally significant of the growth of Fletch- are the efforts made by the proprietor ain of fifty dairy restaurants in New and elsewhere. It consists of the ution of a nicely printed folder among stomers, containing a "dietetic code." ludes instructions on "How To Eat." of them are, "Eat slowly and masticate ghly"; "Never permit yourself to eat l in a condition of nervous worry"; what you find of benefit"; "Do not nything that disagrees with you." enting on the last rule the folder says:

following out of this rule will require self- but some time in your life you must definitely whether you are to be master over your r be its slave, and it is better to make the at once, and after you have practised cor- bits of eating for a short time it will be sur- how soon your true appetite for things that olesome and good will assert itself, and you tinctively turn to the right foods.

then is a "quick lunch" restaurant ng its patrons to use slow-lunch ds.

Still another evidence of the avoiding of much food is the introduction of nuts in fashionable dinners in England. They were formerly served with the dessert; now they have attained the dignity and importance of being a course in place of meat. They are served hot and cold. The nutritive quality of nuts is great. There is a larger percentage of nutriment in Brazil nuts than in lean beef.

The government of one State Normal School and the employer of nearly 50,000 factory employees have arranged with Mr. Fletcher to instruct their students and workmen and workwomen, and a mayor of a city of 30,000 inhabitants has for several years been preparing the way for the introduction of the Social Quarantine ideas, which are the ultimate aim of Fletcherism, and which he hopes to have soon in operation.

INCREASING HUMAN MOTIVE POWER

But nothing is more indicative of the growing appreciation of the value of food economy than an offer recently made to Mr. Fletcher by the managers of a large firm that organizes people's businesses. They asked him to prepare a plan to increase the human motive power of workers; in other words, to adapt the principles of economic nutrition to make them more efficient. For example, suppose a clerk earns $90 a month and spends $80 for living expenses. It is estimated that if he is a householder, a large percentage of this goes for food. If, by food economy and right living, this is cut down one-third, the man has more money, his efficiency is increased, and he is generally better off. The working plan will soon be in operation. It will consist of talks to the men and women about food economy and right living. All the expenses of securing this instruction will be borne by the proprietors of the various establishments seeking to increase the efficiency of their employees.

I talked recently with Mr. Fletcher about his work. He was ruddier and healthier looking than when I saw him two years ago. At fifty-six, his step is springy, his eye clear, and his capacity for work prodigious. He rarely goes to bed before midnight; he is often at work by five o'clock in the morning. He spends a great part of his time writing and lecturing. Not long ago he addressed an audience of children at Cambridge, Mass., on how to eat properly. Previous to that he had spoken before the students of two large

schools for boys. In this way, the young people are early given lessons in right living.

I asked Mr. Fletcher about his work and plans. "Every individual," he said, "is perforce the chauffeur of his own bodymobile. The comparison between the motor car and the body is simple. Assume that the machine is in good order, cleaned and oiled. The first thing to watch and regulate is the feed. Any excess is more harmful than an insufficiency because the latter defect is more easily remedied and does less harm to the machine, for the bodymobile has always stored resources of fuel on which it can draw while awaiting a convenient resupply. Opportune sparking for the digestion of the gasolene into power is of the greatest importance. It is the same with appetite and food; appetite is the spark: without it there is no digestion. In the conduct of the bodymobile, repairs are unnecessary as long as there is proper feeding."

"What, in your opinion, will be the result of perfect alimentary education?"

"No slums, no degeneracy, no criminals, no policemen, no criminal courts, and yet a whole world of people all expressing differences—but constructively, and not destructively. In a single generation the whole social problem would be solved. In money there would be a saving of one-third of the present cost of living and fully one-fourth the cost of government."

"Would people be happy?"

"Did you ever know a well man who wasn't happy and contented?" said Mr. Fletcher quickly.

"People should remember this," he continued. "In the perfect feeding of the human body there are no don'ts. It is not a matter of a man's asking, 'What is *good* for me?' Let every one find out what *is* good for him to eat. If he likes it, let him eat it, but eat it wisely. There is no hardship in a right conduct of life."

This is the real lesson of Fletcherism, the doctrine of simple eating and adequate nutrition which is making people healthier and happier and transforming the world into a better place to live in.

GROWING ORANGES IN CALIFORNIA

A BUSINESS WORTH $14,000,000 A YEAR WHICH WAS DEVELOPED FROM HALF A DOZEN NAVEL ORANGE CUTTINGS —HOW THE FRUIT IS GATHERED, SORTED AND PACKED— THE STRUGGLE OF THE PRODUCERS FOR A PAYING MARKET AND THEIR TRIUMPH THROUGH COÖPERATION

BY

BERTHA M. SMITH

A DUSTY California orange is dropped into a picking box among a lot of its fellows. Forty-eight hours later the same orange, groomed and tissue-wrapped, is pressed down by the lid of a packing case. Then it is good-bye to the Pacific Coast; a long ride across continent; and after a short sojourn in a city warehouse, the orange appears on a New York push-cart.

Oranges are shipped from California every month in the year. The big orange season begins in November when the Washington navels are rushed to the Christmas market before they have reached their fullest perfection. In January and February they are at their best, but shipments continue until June, when navels are replaced by Mediterranean Sweets, Blood oranges and a half dozen other varieties. The Valencia late oranges follow in the midsummer and early autumn months.

With the introduction of the navel orange into California, a giant industry sprang up in a single generation. To be sure, there have been oranges in California since the days of the Franciscan padres. Few of the missions of Southern California were without their orange groves. But after the departure of

s, many of the orchards went to
l as late as 1862 there were not
. 25,000 orange trees in the entire
thirds of which were in a two-acre
t out by an early settler with the
wing them for profit.

arly seventies William F. Judson,
tes Consul at Bahia, Brazil, learned
atives that a few trees in the Amazon
me sixty miles inland bore seedless
He secured some shoots and speci-
e fruit. Six of the shoots, packed
s and clay, were sent to the Agri-
Department at Washington. Two
lack of care; the others were set
forgotten. A year later Mrs. Elixa
s of Maine, through an official in-
, secured from the Agricultural
it fruits and shrubs suitable for
n in California, her husband having
e-empted land near the present site
le. Among the fruits given Mrs.
ere the four Brazilian orange trees,
planted in December, 1873. One
neglect; another was eaten by a
after five years of nursing the two
trees began to bear, producing a
teen oranges, the first of their kind
in North America. Mr. Tibbetts
wo years to propagate trees from
cuttings. Failing in this, he tried
om seedless trees upon seedlings,
the problem. He sold these buds
lars a dozen. It is said that some
l as much as a dollar for a bud.
e time of the discovery of the Wash-
el, not more than $25,000 had been
the orange industry in California.
citrus fruit industry of the south-
f the state represents, directly and
an investment of $100,000,000,
nnual income estimated at $14,-

ents, too, the labor of many thou-
en and women. In the beginning,
ought only of producing; marketing
dary Every attention was paid
nting of young trees. These were
t even at four or five dollars apiece
which induced many Californians
the nursery business. The result
he price of fruit trees went down as
cents, though it has now reached
evel.

rk of the orange grower, like woman's work, is never done. If it is not constructing irrigation ditches, it is setting out wind-breaks of eucalyptus trees or cypress; when this is done, there is the cultivating of the ground at frequent intervals, particularly during the summer, when there is little if any rain; and even the best of soil requires an occasional application of fertilizer. Then there are always fruit-tree pests to be dealt with, and with the orange the worst is scale. For this a huge, tent-like cover is spread over the trees while they are subjected to the fumes of cyanide of potassium or sulphuric acid. Many progressive growers are now using a distillate spray for scale, which is much simpler than the old method of fumigation, and is said to be quite as effective.

The most interesting and busiest season is picking time. This varies with the different kinds of oranges, and also with the location of the ranch, for the 60,000 acres now set to oranges in California are scattered from the Mexican border half way to Mount Shasta, a distance of nearly four hundred miles. From November to June is the real harvest time; and while yet the trees bend with the ripened crop, they burst into bloom for another.

Every morning gangs of men, with ladders, cutting knives, picking boxes, and bottomless sacks swung by cords over their shoulders, settle down upon the groves like flocks of birds. There are white men, Chinamen, Mexicans, Portuguese, and men that are hardly more than boys, but no women among them, for these are the pickers and the work is heavy. If it be a foggy morning, which is likely enough during the winter months, the pickers must wait until the fog lifts and the sun has dried the oranges. A damp orange gathers dust and dust cuts the smooth, tender skin and ruins the fruit so far as appearance goes, which is the first means of judging it. The men are given other work to do until the sun comes out, and then the picking begins. The oranges are dropped into bags, whose lower ends are left unsewed and are folded back and caught on hooks, for greater facility in emptying out the fruit.

At night the picker counts his day's earnings at two and a half cents a box. The good picker in a good orchard can make two and a half dollars by sundown, but the new one goes home with aching arms and back, and only forty boxes to his credit. Seventy is a good average. It is the foreman's business

to see that there is no waste of fruit, and that every box is checked not only to the picker's credit, but to the grower's as well; for after the fruit leaves the orchard it loses its identity, half the product of the orange-growing district being handled by a coöperative scheme as complete as it is unique in the history of commercial enterprises.

As fast as a wagon load is picked, it is sent to the packing house. There the boxes are checked again and credited to the grower, then set aside for twenty-four hours that the oranges may wilt. Fresh from the tree, an orange is still very much alive. The oil cells are expanded and growth is not yet suspended. Cut off from the sap supply, the oranges undergo a change. The skin draws closer to the pulp and gives off moisture that would cause sweating in fruit packed at once.

But first the oranges are dumped into a long, narrow tank filled with water, at one end of which is a big wheel with a tire of soft bristles. As the wheel revolves the brush works in connection with another set of brushes in a smaller tank underneath, and the oranges, after bobbing about in the big tank, pass between the wet brushes and come out bright and clean. At some of the packing houses the old method of hand washing is still in use; and here groups of women, some white, some brown, some olive-skinned, each with a brush and a tub of water, stand under an awning and scrub busily.

After the bath, the oranges are spread upon long, slanting racks to dry in the sun, and from the lower end they roll into boxes and are carried into the shade of the warehouse to rest and cure. After the hours of curing, they are fed into a hopper which drops them single file on a belt that runs between revolving cylindrical brushes. They come out sleek and shiny, and are carried in a belt elevator to the sorting table.

How the sorter can keep his mind and his eyesight is a mystery. All day he must stand at the table with the yellow blur passing before his eyes, and separate the "fancy" from the "choice," the "choice" from the "standard." He must detect the slightest blemish, note whether the skin is smooth or rough, fine or spongy and coarse, and whether the orange is well rounded or misshapen. An orange with a flaw is thrown out among the "culls" if it gets to the sorting table, but the chances are that it will never get there, as a sharp lookout is kept all along the line for imperfect fruit. A slight blemish or roughness of skin spoils the appearance, not the flavor of the fruit; but the fate of an orange is decided by its looks.

The sorting table inclines slightly, and the divided stream passes in two files upon narrow tracks of moving ropes, which diverge gradually. The smallest oranges fall through first, the larger sizes farther on, grading themselves and falling into their proper bins. There are a dozen sizes, from the small ones that run 360 to the box, to the monsters that can not be spanned with both hands and which pack forty-eight to the box. Both extremes are subject to discount from the market price as "off sizes."

Oranges are very tender and must be handled with great care. Finger nails are kept short, lest a slight bruise be made on the skin in handling; and wherever an orange drops even an inch or two, spouts, bins and tables are padded.

Along the aisles between the rows of bins stand the packers, mostly women. Each orange is wrapped in a small, square sheet of tissue paper before being placed in the box. On each box is marked the number. The shipments of oranges from Southern California for the season of 1904 were 26,000 carloads, or nearly 10,000,000 boxes. Less than twenty-five years ago the entire crop of seedless oranges was one box.

The packers, like the pickers, count their earnings by two and a half cents a box, and a big day's pick is a fair day's pack—one hundred boxes. Among the women who wash and pack oranges, are the usual types of wage-earners—widows with children to support, young women thrown upon their own resources who find this more pleasant and profitable than clerking or serving in some one's household; other young women who prefer work and spending-money to idleness and dependence. Here and there is another type, the dark-eyed Spanish girl or the Indian woman. The work is mechanical, monotonous, but not hard; and a packer may work as fast or as slow as she chooses, knowing that her pay slip grows accordingly. One packer does not stand all day by a bin where the 48's or the 96's are. A spirit of fairness prevails and the packers change places from time to time, giving everyone equal chance. As the boxes are filled, they are carried by boys to

casing table, where covers are nailed on, after being tallied to the grower if, his is being packed separately, the boxes ready for shipment.

arketing has been the most difficult prob- with which the orange grower has had to With the width of the continent be- n producer and consumer, the difficulties st were mountainous. By degrees, how- during the past ten years a coöperative m of handling the citrus fruit crop has evolved, which has placed the growers n independent footing. At first the ers had the work and worry, and the lators and middlemen had the profit, h was perhaps little enough because a et had to be created for California ges, since Florida already had the right- ay.

e speculators tried to form a compact to ate prices, and failed. The growers tried nsign their own product, competing with speculators, and failed. Finally a con- on of growers was held in Los Angeles in , with the result that an organization formed for the purpose of marketing the on a coöperative basis.

ith only a nominal capital, the Southern ornia Fruit Exchange came into existence rather as an association for mutual benefit than as a specific business enterprise. It was composed of local exchanges, which were in turn composed of associations whose membership included the growers of an immediate neighborhood. Packing houses were owned and operated by the various associations. Each member was entitled to furnish his proportion of the fruit for shipment through his association, and each association was allowed its proportion of the various markets in the country. The expenses of marketing were divided pro rata on a basis of actual cost, and each member of the exchange received his share of the proceeds.

Photographed by C. C. Pierce & Co.

AN ORANGE GROVE IN THE FOOTHILLS NEAR NORTH ONTARIO, CALIFORNIA

The chief difficulty now proved to be the insistent demand of the majority for a market on the basis of prices free on board cars at shipping point. This was the result of vexing experiences with the consignment system. Twice a month the central exchange published to its members the price of oranges on board cars California, which gave the growers outside of the exchange a chance to quote prices slightly lower. The probabilities were that when the exchange shipments reached the market they would be rejected because of lower quotations on outside fruit.

It took two years to uproot the idea of

Photographed by C. C. Pierce & Co

ONE METHOD OF RIDDING ORANGE TREES OF SCALE AND OTHER PESTS

A tree is covered with the canvas which retains the fumes of cyanide of potassium or sulphuric acid

"f. o. b." sales, but the large footing of discounts on rejected sales finally overcame the most ardent supporters of this method, and in 1895 the exchange adopted a system of selling delivered; that is, selling when the fruit reaches the market for the best price obtainable at time of delivery. To do this, it was necessary to establish agencies in all the

Photographed by C. C. Pierce & Co

A TREE FUMIGATING OUTFIT

ruit markets. The agents receive a and handle no other fruit but California s and lemons. No fruit is consigned to the great auction markets of New Philadelphia, Cleveland, Pittsburg, Bos- ncinnati, and New Orleans, where it is d by the exclusive agents of the ex-

coöperative principle has solved the ing problem so far as the members of change are concerned. The one draw- its complete success is that the list of rs does not include all the growers in rn California. There are those who to remain independent of the exchange ll their fruit to local companies which a business of packing and shipping These companies are organized with ital, own well equipped packing houses, offering cash for growers' crops and g them of all thought of marketing, position to come into active and menac- npetition with the associated growers. ears ago it seemed that the exchange umphed completely and that the entire crop of California would henceforth be ed on the coöperative plan. A merger rmed between the exchange and the ndent shippers, the new organization the name of the California Fruit

WIND-BREAK FOR AN ORANGE GROVE

Photographed by C. C. Pierce & Co.

A CLUSTER OF RIPE NAVEL ORANGES

Agency. The independent shippers placed their packing houses at the service of the agency, being paid just what the work cost in association houses. In accordance with the original idea, the agency had merely a nominal capital and no profits accrued to any one other than the proceeds of sales apportioned to the growers themselves. Contrary to the trust idea, no attempt was made to limit production.

For two seasons the entire output of oranges and lemons was handled in this manner, the apparent advantage to all concerned being the equalization of distribution. This is impossible under a competitive system, as it is but natural that all shippers should rush forward fruit to points where the demand is strongest, with the equally natural result that what seemed the best market becomes the poorest.

But the coöperative system inaugurated by the exchange, while strong to resist attacks from without, is absolutely dependent upon harmony within. It is founded upon a unity of interest which no longer existed when the merger brought into the organization men who were not growers and who had a speculative interest in buying and selling crops raised by others than themselves, and no further interest whatever in the growers.

THE BRUSHING MACHINE

The oranges in the trough pass between revolving brushes, which make them clean and shiny

THE SORTING MACHINE

Which separates the oranges according to size and delivers each grade into a different box

Harmony was impossible under these conditions, and after two seasons the disruption came, the independent packers and shippers withdrawing from the organization and the exchange going back to its old system of marketing for the benefit of the growers solely. The disruption has wrought no ill effect upon the prosperity of the exchange, which now handles 50 per cent. of the output of citrus fruit, whereas it handled but 37 per cent. prior to the merger. This steady growth encourages those who have benefited by the coöperative method as applied to half the citrus output to hope that in time all growers may be gathered within the fold of the exchange and that competition, which has always proved a drawback to the growth of the orange industry in California, may be entirely eliminated.

CRATING AND PACKING ORANGES

ENTRANCE TO THE BOSTON PARENTAL SCHOOL AT WEST ROXBURY, MASS.

The director's cottage at the left; the infirmary at the right

Photographed by The Stratford Studio, Boston

A LESSON FOR THE PUBLIC SCHOOLS

THE METHODS OF THE TRUANT SCHOOLS IN CHICAGO AND IN BOSTON BETTER THAN IN THE SCHOOLS FOR REGULAR, NORMAL CHILDREN—WHY MAY NOT THE SAME CARE BE GIVEN TO GOOD BOYS AS TO BAD ONES?

BY

ADÈLE MARIE SHAW

IT IS an odd fact, but a fact nevertheless, that two of our great cities have truant (or "parental") schools that do more for the children than the other public schools do for normal and well-behaved children; and the "regular" schools—the schools for children that behave themselves—have much to learn from these juvenile reformatories; for that is, in a sense, what they are. [illegible] parental school at West Roxbury, [illegible] the limits of the city of Boston, re- [illegible] persistent truants from the Boston [illegible] schools. They are not deformed boys [illegible] bad boys. They are just ordinary boys who do not like school and who have not learned obedience. In the time I spent at this city boarding school, I saw fewer children that looked weak, sad, bad, or stupid than I had seen in any big city public school that I visited during the year that I gave to the study of the public schools of the United States. These boys are ruddy and smiling because they are interested in something. If the common divisor has no great attraction and the capital of Kansas seems a matter of small importance, these things are nevertheless mastered because a zest has been given to life in other ways.

BOYS OF THE SCHOOL LAYING OUT A FLOWER BED
Hours outside the study periods are devoted to this kind of outdoor work

GARDENING WORK AT THE SCHOOL
Watering the flowers

The beautiful surroundings are part of the pupil's education, part of the means by which this zest is given. I hesitated just beyond the entrance to the shaded drive, for the place looked too attractive to belong to a public school. The cottages where the boys live have not the dreary look of an institution. The grounds are a succession of little hills and valleys, green with grass and trees. Most of these children come from streets where there is neither grass nor trees.

As I waited, a little boy ran across the lawn to see if I needed guidance. When he left me at the superintendent's office, he lifted his cap. His manner and his alertness would have been a credit to any school. This introduction prepared me for the happy effect of the work that I was to see. In winter the boys are taught during regular school hours in the usual grades by city teachers, but there is no vacation. The summer is spent in work upon the gardens and grounds. The average age of these boys is eleven, yet under direction they have

READY FOR AN AFTERNOON'S GARDENING
The boys start to work in a military formation, in which they take much pride

A CONSULTATION AT RECESS
The boys gathered around one of the masters of the Boston Parental School

d most of the land about three new ges and built a gravelled drive that ed a model. The rolling land in which en buildings are set, shows through the a succession of lovely views down to grassy knoll behind their cottage. Before another cottage, the boys of one absorbed group were marking and cutting out crescent-shaped flower beds in the corners of the lawn. One company had fallen into march-

IN THE GROUNDS OF THE BOSTON PARENTAL SCHOOL
A race to the cottage

boundary line, which is the bank of the les River.

this pleasant place more than two hun- boys were busy. Half a dozen were active about a bonfire that was con- ing rubbish. A few were at work with s and hoes upon improvements on a ing line, taking with it its wheelbarrows and garden tools. The captain of the squad halted them for me to take their photograph and I noticed the dignity and contentment of the boys. Every group has its work planned for it, and the house masters work with the boys.

Photographed by The Stratford Studio, Boston

MILITARY DRILL AT THE BOSTON PARENTAL SCHOOL

Every household has its own family spirit, and its own family tasks. It feeds its own hens, digs its own garden, weeds and waters its own flowers, and valiantly contends in matched games with other cottages. These cottages are called Quincy, O'Brien, Phillips, Hart, Shurtleff, Collins, for Boston's mayors. Under the direction of the house mother, the boys sweep, scrub, prepare vegetables, set tables, or make themselves neat for meals, learning more about cleanliness, helpfulness, and order than their restless minds ever grasped before. I saw a family of thirty tidy, wholesome boys in one of the beautiful new houses, gathered around its clean dining tables, eating and talking with hearty relish both of the food and of the companionship.

ONE OF THE COTTAGES IN WHICH THE BOYS LIVE

Set in a grove of trees

In summer, gardening, out-of-door games, and swimming lessons at the public baths near by give the boys more delight than any indoor amusement; but out of doors or in, teaching can go on effectively in the recreation hour when the right man or the right woman is the teacher. It is the hope of the superintendent that such play-hour teaching is adding to the regular lessons self-control, clean thinking, and honorable action, which are best learned by imitation.

From my visit to the Boston parental school, I gained a vivid impression that in these cottages, with good care and training, the boys add strength to health. This is proved by the fact that there are fewer cases of illness than one could often find in a family of 236 children, and by the fact that, once in, even a contagious illness finds few of the exposed susceptible. Judging by the records of the same boys before entering and after leaving

it seemed certain that their ıll as their bodies grow in power. ; sent to the St. Louis World's the winter grade-work of the 'ed that these boys can do as boys of other schools, while the ıloped in their gardening and in proved them superior in resource public school pupils. It was that personal pride and pride in corps add to the physical vigor y wholesome food, regular hours, of air and exercise, not only ıd but greater strength of will.

CHICAGO PARENTAL SCHOOL

ıgo parental school meets harder than the one in Boston. Here of truant boys is much smaller ɔpulation from which they are ıch larger, and they are bound to lower social level. The Chicago ıerefore, a still more decisive test : of the new methods that substi- ion for punishment. Looking at n of either school, the visitor t if most of these boys had been -to-do or ordinarily wise families, have caused no one any anxiety r parents. Any child is better ıdividual problem of an average as a problem of a public home of ren. If, then, these two groups ɔmes, in Boston and in Chicago, ful against greater odds, the ne may learn wisdom from a ɔf their methods. If these two eed in making fair scholars and ıg lads out of "blockheads" and ways, the ordinary public schools ve something to learn of them.

ıgo parental school looks first to truant's restlessness is due to scomfort, and in three-fourths s it finds some lack of physical :. We do not call children in- ɔnsilitis "abnormal" or "defec- they happen to be born in the ɔur friends. Yet many Chicago truants because some trifling easily removed, interferes with ıing, cuts off oxygen from the puts a strain upon the heart. ir of the schoolroom increases ɔort. The boy is more at ease out-of-doors. He "hates" school, runs away in spite of reprimands, is not impressed by the compulsory education law because a more compelling law insists that he have air.

When he appears at the school, he first sees the doctor. The careful examination, the earnestness and kindness with which it is conducted make him feel that these new guardians are going to help him get rid of whatever prevents his liking school. When he has a "growth" to shorten his breath the obstacle is removed, plenty of out-of-door air repairs any temporary weakness, good blood reaches his brain, his school duties become less irksome, till he attains the normal intellectual level or goes beyond it, and is sent home. His eyes are examined, his nose, his mouth, his teeth, his throat, his ears, his lungs, his heart, his liver; his family history is looked up. In fact the boy receives such physical attention at the very beginning as few "normal" children ever receive. For "prosperous and enlightened" people do not all know how to take care of their children. Truant Tommy may be in a way more fortunate than well-disciplined Johnny, whose real weakness is never discovered, and a truant better off than a docile child who is considered dull because he gets less than his share of vital breath and so grows up sullen and sickly.

Many of the parental schoolboys have slept in close rooms, eaten the wrong things at irregular times, gone unbathed and sometimes half clad. At the school they are kept clean. Their parents are obliged to buy them comfortable clothing, they eat appetizing, wholesome food at regular hours, and they breathe deep the clean air of the farm. Weak, nervous, and stunted children thus grow sound and whole. It is pleasant to see them eat, to see them play, to watch them work.

The ordinary public-school classroom where these truants are in the making shows nothing to correspond to this education. In one Chicago primary class I saw a row of "naughty" children seated on the floor in a corner. They were all repulsive, dirty, and with one exception their bodily discomfort appeared to account for their inability to fix their minds on the class work. They interrupted and ruined the work of an over-crowded classroom and, set aside to give the other children

a chance, they squirmed in vacant idleness. These children were not defective nor vicious. They were not uncommon. Country schools as well as city schools have their full proportion of such possible truants. No one knows whether the matter with them is dirt, disease, or sloth.

The Chicago parental school is the only school I have visited which begins by finding out all these things. On the child's arrival, in the preliminary medical examination I have mentioned, the doctor discovers whether the nerves that carry light and sound messages act quickly or slowly, whether or not the child can remember what he sees and hears. Those whose nerves act sluggishly, whose sight or sound memory is weak, are distinguished from the merely lazy, and helped by means suited to their duller perceptions. Such an examination would have greatly eased the schooldays of boys like Daniel Webster.

One of the Chicago boys who was very slow, mentally dwarfed by physical neglect, improved amazingly in health and in his studies so long as the season permitted long hours out-of-doors, but began to fail in his work as soon as the winter came on. With the spring he regained the old ground and went bravely up to higher "per cents." In the Boston school, boys frequently remain two years, seldom less than a year, while in Chicago many of the children are under the school's care only six or seven months. What is accomplished in that time for boys like this "stupid" who was not stupid but only ill-fed and half-suffocated, is suggestive. What he needed was good red blood.

DEVELOPING LATENT POWERS

In this Chicago school, training for the body, the brain, and the character are one. The school organization is military. Passing from a cottage to the main building through a basement corridor I met a company of boys on their way to the five o'clock afternoon drill in the grounds. They saluted promptly, returning my look with the friendly smile of children trying to please, and the boy with me was visibly delighted at my admiration of the group.

"I'm paroled," he told me, his eyes shining, his figure erect with pride. "I go to-morrow."

I was not then half aware what that parole meant. It meant that he had done good work, held small positions of trust honorably and faithfully, and that he had good conduct "marks." He had earned his honorable discharge and he was proud of it.

I watched the boys in their evening gymnastics and the military drill that followed in the big hall. The contrast between the awkward squad of newcomers and my friend of the bright eyes about to be paroled, was obvious. The newcomers stood shambling and uncertain in a straight row, following with interested eyes the evolutions on the floor. Here and there a boy, returned to this awkward squad as punishment, held himself straighter than the others.

One of the most interesting parts of the drill was an inspection of clothing. Up and down the beautifully straight lines went the little officers, intent upon their task, searching from collar to shoe for a "loose end," feeling with solemn determination for a dangling waist button or a tangled lace. The bugler interested me; and, while the marching and countermarching went on, one of the teachers told me about the music.

"We have a special teacher besides the regular school-hour teacher. Mr. Kurzenknabe comes out twice a week and he has got together a good drum and bugle corps. They do well. You ought to hear them. There are six buglers, three drummers, a bass drummer, and a cymbal player. Mr. Kurzenknabe says children ought to be allowed to make a 'legalized noise.' A big amount of classroom mischief gets blessedly blown off and pounded off in that way."

"Some of the children," he went on, "have a really great talent for music. That boy third on the right here, gave us a lot of trouble when he came; but he has been a regular 'stand-by' since he got into our band. We had another boy who did so well in music he was made leader of the band, and it seemed to make him over. We were sorry to lose him, he was such a sturdy influence. Now he is going regularly to school in the city, and he's taking private lessons of Mr. Kurzenknabe. His teacher believes he is going to distinguish himself. We have persuaded a good many parents to buy musical instruments for their boys."

Doctor MacQueary, the head of the school, believes in the influence of good music (no greater nonsense was ever talked than the gushing belief in the refining influence of all

). Last year concerts by famous song tring quartettes, singers, pianists, 'cell- violinists, drummers, cornetists, gave hildren joyful evenings. The military se is carefully arranged to meet the ions. About a tenth of the boys were division for the weak, the rest being ed according to the amount of vigorous se desirable. This exercise is helped by ardening.

onnection with the regular school work goes on all winter and is continued by ion school in summer, the boys prepare eir planting and weeding in horticulture s that are popular. As soon as the l permits, every boy is assigned a tenth acre for his own garden plot. When are very young, two cultivate a plot er. What they have learned in the tory about beans and potatoes in boxes, joyfully put into practice out-of-doors, ng with a sturdy rivalry. The work e under the direction of the horticul- and of trained gardeners.

ile gardening is limited, by the lack of house, to the warm months, indoor al work continues all the year. One of oys that I best remember was busy fascinated concentration, burning a l in wood. He already had enough o take him out of the hand-to-mouth of wage-earners, and, more than all, his showed the change from a child's war aw and order to the hope and ambition ady work.

tor T. H. MacQueary, who has built up chool, is a student with the "practical" executive ability and the philanthro- sympathies. The Chicago school has and magnificent plant (worth nearly oo) and, alone among truant schools, een given the chance that money can , yet without good management it be a failure.

discipline is quiet and vigorous. There "mollycoddling" of the law-breaker. rporal punishment is allowed, yet the l is absolute. Public opinion is "dead t" the impudent or defiant boy. oy, twice reprimanded for impertinence, ade to stand during swimming hour with ck to the lake. The buildings surround artificial lake where on summer days is much splashing. He could hear the s of his comrades but he could not budge. At the end of the hour he was conducted to his cottage and took his bath in solitary boredom. He "sassed" the teacher no more.

One visitor returning to pay a manly call was so little I wondered he was allowed to take a street car alone. He had been sent to the school when eight years old, done "splendidly," and been paroled. The father and mother who came for him were both drunk. The father tumbled a shapeless heap before he could be got to the gate, and the school ambulance assisted the party on its way. The law does not yet permit the finding of homes for such children without the parents' consent, so nothing could be done but watch. In spite of his home, the boy kept straight, went regularly to school, and makes periodical visits to show his report cards to Dr. MacQueary.

Year after year we go on letting school children become truants and truants criminals. Yet if neglected little fellows, hampered from birth by inheritance and surroundings, can be saved and made over, surely there is hope of great things when the methods that effect this saving are applied in schools in general; for not only truant but other public schools could learn things from "parental" ways.

They could be clean. These "parental" buildings are as clean as a hospital. In most public schools the janitor is a good Democrat or a good Republican, but not a good housekeeper. Disease spreads in dirt.

They could to a certain extent discover the condition and enforce proper care of each child.

They could train the character of children born in the wrong home surroundings by the right use of school buildings outside of school hours. "There is no more sense," says Dr. Talcott Williams, "in expecting the ignorant mother or the poverty-stricken father to set the character of a child than there is in expecting them to set its broken leg."

To do these three things the public school force must be at least three times increased, the expenditure many times multiplied. Prosperity and national safety would be the result; there would be fewer tramps and more farmers, fewer criminals, hospitals, and jails and more good citizens, and in general, to put it with mildness, the productive power of the population of the United States would be doubled and quadrupled.

"INDUSTRIALIZED" POLITICS

THE CAREER OF MR. ODELL IN NEW YORK AS AN EXAMPLE OF THE METHOD WHEREBY CORPORATIONS NOT ONLY CONTROL BUT IN A SENSE BECOME POLITICAL PARTIES

BY

A TWENTY YEAR STUDENT OF NEW YORK POLITICS

THE "industrialization" of politics is the characteristic, and the shame, and the danger of our time. The people are beginning to understand how it works in the United States Senate. But it always begins lower down. No better example of it can be found than the career of Mr. Benjamin B. Odell, Jr., congressman, twice governor of New York, and long Republican boss, who rose by "industrialism," and now by "industrialism" has been deposed. Yet the public has hardly been told in a consecutive story just what the forces were that brought his downfall; for industrial forces in politics work as quietly as they can.

Benjamin B. Odell, Jr., began earning his living on the tailboard of an ice wagon. He was popular; and, when he started in politics in Newburgh, N. Y., he knew almost everybody in the town. He could have taken his choice between a business career and a political career. He gradually saw that there was more profit in combining the ice business with politics than in a political career alone, or in the ice business alone; and when he had acquired control of an ice company, he "worked politics" so that the saloon-keepers, and others to whom his political friendship was valuable, saw the convenience of buying ice from his company. There are other political advantages in ice, which were not forgotten.

From an ice company it was not a difficult step to a gas company, and to trolley roads and electric lighting. They all paid better than holding office, although young Odell ran for office occasionally to show his popularity and his willingness to test it at the polls. He became interested also in real estate; and the streets were better paved in the neighborhoods where his real estate was located than in some other localities. Then there were little steamboat lines plying about Newburgh which needed piers and dock privileges. The Odell business interests were enlarged to include them. Thus Mr. Odell became interested in almost everything that required a public franchise or political favor for its greater prosperity.

When a competency had been thus accumulated, Mr. Odell had himself elected to Congress. The district had been Democratic, but he made it Republican. Having grown from boss of a small city to boss of a county, and then to boss of a Congressional district, he became chairman of the state committee.

About the tariff or the currency or the Philippines, or about any subject that did not more or less directly touch the patronage or the political personages in his district, he cared little. He had enough to think about without burdening his mind with "abstractions." The problem was how to bring about in the other counties of the state the political change which he had accomplished in Orange and Rockland counties, and to keep the state government Republican. The state had been Democratic most of the time since Tilden's day, partly by reason of factional fights in the Republican party.

Senator Platt had worked laboriously for fifteen years to undo the blunder of his resignation from the United States Senate in 1881, and to remove the impression that he was a mere "me too" to Roscoe Conkling. The process had taken years, and when he regained power he was already getting old. He was looking for an active, vigorous, capable young man to do the work of detail, and he selected Mr. Odell. Thus Mr. Odell's chairmanship of the state committee began at an opportune time for his success. The Democratic party had split between the Cleveland and the Hill factions as widely as the Republican party had been divided between the Stalwarts and the Half Breeds. The nomination of Mr. Bryan made the state overwhelmingly Republican. Mr. Odell had a hand in nominating Mr. Black for governor in 1896 and Mr. Roosevelt in 1898. When in 1900 Mr. Bryan was again nominated by the Demo-

: President, Mr. Odell decided to run
ernor on the Republican ticket, for
ublican candidate was sure to be
hat year.
g his service as chairman of the state
ee, he had built up a business organ-
of the party throughout the state.
orporations regularly contributed to
ublican campaign fund, and when
ded favors their contributions were
ered. Had he continued this impartial
f collecting tribute and bestowing
his political career might not have
n the rocks which caused its ship-

e other end of Orange county from
gh is Tuxedo, a well-known "colony"
eople. Next the Tuxedo Park settle-
the great country place which Mr.
H. Harriman has spent years in im-
Mr. Harriman bought thousands
of land, tore down buildings, laid out
d erected a palatial country residence.
n he came to laying out the roads as
ed them, Mr. Harriman found that
inhabitants preferred to keep them
vere, and that the board of highways
wn shared the old inhabitants' notion.
he farmers were willing to sell their
Mr. Harriman if he paid a high
rice, those whose farms he did not
voted him at the town elections.
riman went to the county boss,
ll. The latter, of course, controlled
ty officers who could do with the
oads as they wished. It turned out
simple matter to change the town
county roads; and as soon as they
county roads, the county officers
se some of them and lay out others
arriman wished.
as a little matter, but it proved to be
nning of an alliance that touched
ings. Mr. Harriman had up to this
arently taken little thought about
k City public franchises, for his large
were his great Western railroad sys-
t his affairs were so intertwined with
t New York financial interests that
th friends and enemies in the city.
ncier who is not numbered among
iman's friends is Mr. Thomas F.
Mr. Ryan did not take kindly to the
on of Odell for Platt as the Repub-
d. The public service corporations of New York had "done business" with Mr. Platt for a long time and had found this business quite satisfactory. Every fall they would make out checks to Mr. Platt or send them to him at the United States Express Company office. Some squeamish people, such as the officers of the great life insurance companies, sent their contributions in cash; but, whether by check or by cash, the payments were regularly made and the "goods were delivered" in as good order and as promptly as if this had been the ordinary service of Senator Platt's express company. Mr. Odell, as he rose in power, came after a while to regard these contributions sent to Senator Platt as an attack upon his own dignity and political power. But almost all corporations throughout the state had by this time shifted their contributions from Platt to Odell, as it became evident that Platt was only boss emeritus, and that Odell was the man who really controlled the state machine and who gave orders to the state legislature and the state officials. But neither the Ryan corporations nor the big insurance companies deviated from their long established custom. Their contributions to Senator Platt kept up in the Republican organization a Platt faction distinct from the Odell system.

This division of power and authority would not do. The Consolidated Gas Company, which is a combination of the various gas, electricity, and power companies of New York, found that some of its old franchises had expired. They had been granted for definite periods. There were other franchises which had not been carefully drawn. There were even some which contained provisions for compensation to the city. Then, too, the property on which old gas tanks stood had become valuable for other purposes, and the Consolidated Gas Company decided to remove its tanks to Astoria, across the river from New York, and to produce all its gas there. This was an excellent thing to do, since it would both permit cheaper production of gas and rid Manhattan Island of obnoxious gas tanks. It required, however, a new franchise and a readjustment of the old franchises.

The Consolidated Gas Company then made its political contributions a little more liberal than usual, and had a bill introduced into the legislature to validate its doubtful fran-

chises and to give it whatever other franchises it desired, without any compensation to the city. Since it had made liberal contributions to the campaign funds of both parties and was ready to pay the price for legislation, there seemed no logical reason why it should pay anything to the general public in the form of contributions to the treasury of New York City. The legislature took the same view and promptly passed the bill. Governor Odell sent the bill to the mayor of New York, a Tammany Democrat, who approved it; and then, to the horror of all strict observers of political etiquette, and to the consternation of everybody in practical politics, Governor Odell vetoed the bill, saying that he saw no reason why this great and valuable franchise should be given away.

That veto struck Mr. Thomas F. Ryan hard; for he had already provided for the issue of additional stock and bonds, and his friends were speculatively interested in the rise of Consolidated Gas stock, which would have an increased value because of the new franchise. Not only did Governor Odell veto this bill, but he used his influence to have the legislature appoint a committee to investigate the Consolidated Gas Company, to determine whether the price of gas and electricity should not be reduced.

This committee chose for its counsel Mr. Charles E. Hughes, an honest man and an indefatigable investigator, who has since made such a remarkable and valuable record as the chief inquisitor of the Insurance Investigating Committee. The committee and Mr. Hughes went to work. They delved into the account books, franchises, and the records of both the Consolidated Gas Company and its subsidiary and affiliated corporations. They found out that the stock and bonds were watered, that gas cost less than half of what it was sold for, that the charges for municipal lighting were exorbitant, that discriminations were made among private consumers, and that the people of New York were taxed by the light and power monopoly a sum sufficient to pay all the cost of their police force.

Following these disclosures, the legislature passed a bill reducing the cost of electric light and power, and another bill establishing a standard for gas and an official inspection. A bill to reduce the price of gas from one dollar to eighty cents a thousand feet passed the assembly, and was defeated in the sen close vote after most strenuous and e efforts of the lobby. Mr. Odell went for a vacation, feeling confident that not only performed a great and wor vice to the people, but that he had lesson to the corporations and shown the real boss and to whom their campa tributions should be sent in the futur

While Mr. Odell was abroad, the in the Equitable Life Assurance Socie to a head. Political pressure was ex force Mr. James Hazen Hyde to sell trol of the Equitable stock, and Mr man was ready to buy it. But instead ing it to Mr. Harriman, Mr. Hyde s Mr. Ryan. The smoldering enmity Mr. Ryan and Mr. Harriman broke o licly on Mr. Ryan's refusal to per Harriman to share in the Equital chase. These facts were made pu their testimony before the Insura vestigating Committee.

When Mr. Odell returned from Eur found that Mr. Ryan was in the fron life insurance stage, he promptly cam a public statement in favor of a life in investigation. Governor Higgins, w repeatedly announced his opposition islative investigation, at last authori and the investigation began. Then United States Senators from New Y Governor Higgins began a warfare Odell. Mr. Hyde, who had left th diction of the state, voluntarily retu testify: and he accused Mr. Odell of enforced by threats a reimbursement Equitable's subsidiary trust company ulative losses in the shipbuilding tru Odell and Mr. Harriman both went stand to deny Mr. Hyde's declaratio

First the control of the New York committee was taken from Mr. Odel was accomplished after a hard figh anti-Odell forces on the floor of the tion were led by Mr. Lemuel Eli former member of Congress and friend of the Metropolitan Traction C which Mr. Ryan and his friends contr control of the Brooklyn Republica ization was also taken away from M all the public franchise corporations i lyn assisting in the process.

Next, Governor Higgins announ the assemblyman whom Mr. Odell ha

for Speaker would not be chosen. After a vigorous and acrimonious fight, the Republican assembly caucus at Albany voted for the man whom Governor Higgins had "suggested," and defeated Mr. Odell's candidate. The public service corporations throughout the state joined with the public service corporations of New York City to bring about this result. The new Speaker deposed the Odell chairmen of the committees on railroads, electricity, and insurance, and of the other committees which have to do with the legislation affecting the great corporations. The new chairmen of these committees are not corrupt. They are not the kind of men who introduce good bills for blackmailing purposes, or who use their political position to extort campaign contributions. This change in these chairmanships was followed by the semi-official announcement by Mr. Ryan's corporations that henceforth none of them would pay political blackmail or would make political contributions. Any man in politics who chose to make war upon them would have to take the consequences of their hostility; there would be no peace money or forced toll. With the example of Mr. Odell's downfall so fresh before his eyes, any smaller politician will hesitate before incurring the enmity of the public service corporations.

Governor Odell's vetoing of the gas bill was just what an honest and efficient governor should have done. His sanction of the gas investigation was exactly what a high-minded executive should have given. His aid in procuring an insurance investigation resulted in a great public service. What his motives were, men make their own judgments. His enemies made *their* judgment of them warrant their warfare against him. As he had risen in political power by "industrial" methods, it was by the enmity of industrial companies that he fell. The Ryan corporations are credited with his undoing; and there is not a better example of "business" politics in our recent history.

In most states where the large cities give to the public franchises a great value, the franchise owners find out sooner or later that it is simpler and cheaper to be the political parties themselves than to depend upon friendly or hired political leaders. Thus great corporate interests have come to be political powers, except in presidential years; and politics is narrowed down to the question of which corporate interest or set of interests is to have the government of the state. In New Jersey, for example, the corporation in politics, as in other activities, has reached a very high degree of development. The process began with the old Camden & Amboy Railroad, which later became a part of the great Pennsylvania system. Both the Republican and the Democratic state leaders were affiliated with it. When Mr. Sewell and Mr. McPherson were the two senators, the Pennsylvania Railroad was as well represented from New Jersey in the Senate of the United States as when it has one of its attorneys as senator from Pennsylvania. But in time that political system in New Jersey vanished, and the new plan of state government by public service corporations took its place. One big corporation, combining many smaller ones, owns the most profitable public utilities, the street railroads, the light and power, to a great extent the water; and it is now adding tunnel connections to New York. At first it had difficulty with the old political machines descended from the days of the Pennsylvania Railroad control. It had to bargain with the political leaders, to pay campaign contributions, to maintain a lobby, and to go to considerable expense for the franchises that it desired. The system was finally changed by the election of its own stockholders and promoters to state office and the filling of the legislature with smaller stockholders and employees. This is a much simpler plan. It is against this government of New Jersey that Mayor Mark Fagan of Jersey City and Mr. Everett Colby, now senator from Essex county, are waging war. But, while the promise of revolt is beginning in New Jersey, where the system has been in existence for years, the tendency in New York has been toward a fuller industrial control. In Pennsylvania there has been the same tendency to substitute corporations for individuals as political bosses.

Political bossism had its birth in New York. Aaron Burr was a boss. DeWitt Clinton used the state patronage to strengthen his political supremacy. Martin Van Buren was a boss. William L. Marcy was a boss. Reuben E. Fenton bossed the state when the Republicans came into power. He was succeeded by Roscoe Conkling; and after Conkling came Thomas C. Platt and Benjamin B. Odell, Jr. As politics became "industrialized," the sort

of boss changed. Instead of being men of great intellectual and statesmanlike qualities, the bosses became men like Platt and Odell, who practice "business" politics. The change from Burr, Van Buren, and Tilden to David B. Hill, for instance, was more a change from big men to smaller men than a change in the nature of the political machine. But the change from Fenton and Conkling, and even from Platt to Odell, was a change in standards as well as in methods. It was the bringing of New York politics down to the level of the methods used in New Jersey and in Pennsylvania—their complete "industrialization."

AUTOMOBILES FOR EVERYBODY

NO LONGER MERE TOYS OF THE RICH, BUT WITHIN THE REACH OF MEN OF MODERATE INCOMES—WHAT IT COSTS TO KEEP ONE—HOW THEY COMPARE WITH HORSES AND CARRIAGES FOR PHYSICIANS AND OTHERS WHO DRIVE—THE ECONOMY OF COMMERCIAL AUTOMOBILES

BY

HARRY B. HAINES

NOT long ago it was the generally accepted idea that automobiling is a sport for millionaires exclusively—an expensive diversion beyond the reach of people in moderate circumstances. This view of the sport—if it may be called a sport—holds true of enjoying the use of high-powered high-priced touring automobiles with their expensive equipment. But on the other hand there are automobiles that a man of moderate circumstances may own which will carry him wherever he may wish to go, at a reasonable speed and at a cost that, when the service which they render is considered, is not exorbitant.

The cost to consider, however, is not so much the first cost as the expense of up-keep. A glib-tongued agent may not hesitate to say that an automobile may be cared for as cheaply as a horse, but, really, it costs less to maintain a horse than to keep in commission even the lowest-priced runabout. The advantage of the automobile is not in its cheapness, but in its ability to cover tenfold more ground.

AUTOMOBILES FOR PHYSICIANS

A physician's demands are perhaps as exacting as those of any other owner of an automobile would be, and a comparison of the cost of a horse and of a car to a physician will cover the case of many other classes of people.

A busy physician who undertakes to drive daily in his professional rounds in any large city will require an equipment about as follows:

COST OF EQUIPMENT FOR USING HORSES

Standard doctor's buggy	$ 300
Cut-under carriage	400
Single harness, hand made	50
Double harness, " "	100
Two horses at $150 apiece	300
	$1,150

To this sum should be added the cost of a coachman's uniform, the cost of heat and light, veterinarian's services, shoeing, repairs, depreciation, and interest on investment; but these will be omitted as there are similar expenses, amounting to as much, in maintaining an automobile. An automobile would probably cost more for repairs than the carriages. The expense of maintenance of the carriages would be about as follows:

COST OF MAINTAINING HORSE EQUIPAGES

Stable rent per year	$ 100
Oats, hay and straw for two horses	240
Shoeing two horses	48
Hire of man at $20 a month	240
Harness repairs, painting of carriage	50
Sundries, brushes, blankets, etc.	25
	$703

Assuming that it is possible to drive twenty miles a day with this equipment, or approximately 7,000 miles a year, at a cost of $700 for maintenance, the cost per mile would be ten cents.

To match the work of two horses, a physi-

ssiring an automobile would need a ıl and sturdy runabout costing from to $1,200, of at least ten horsepower, th an engine of two cylinders at least. ·year use, embracing winter driving, an led machine is most logical. The car e fitted with a top and a storm apron :tains, and as far as possible it must be of control and have easily accessible The approximate cost for 7,000 miles of such an equipment might be esti- as follows:

ɔST OF MAINTAINING AN AUTOMOBILE

'ent	$ 100
e	70
ting oil	10
	15
;	25
	100
of a man	240
	$560

e will also be valves to replace, broken and possibly crank-shafts, connecting r pistons; and no one can say just the expense for repairs will cease, or : will be. It is a matter of luck and of ount of attention that a man gives his f the physician is his own mechanic, ɔense will be materially reduced, but if ends upon mechanics at sixty cents an ıe must prepare himself for pretty stiff ly repair bills. In the figures given, ; a leeway of $140 in favor of the auto-, but according to my experience and my friends, it is impossible to maintain omobile as cheaply as horses, though ır mile, considering the great distances ı automobile will travel, it is cheaper. ırse, if travel covering twenty miles a :ets a physician's needs, and there is no ty for his running forty or fifty miles, ırse equipment may suit him better. ıe automobile gives pleasure and affords ıg in time that may compensate for the in cost of maintenance or other dis- :ages.

AUTOMOBILES FOR FAMILY USE

development of the gasolene runabout ght touring car, ranging in price from o $1,250, has brought the automobile the reach of thousands who in the ays of the industry, only five years ago, ıs well have afforded a steam yacht or a private car as an automobile, but who are to-day enthusiasts enjoying thousands of miles of touring every season. These powerful little cars, of from six to ten horse-power, have supplied the demand for so-called cheap machines, and thousands of users have proved that they may be operated at a cost of from $20 to $30 a month for maintenance and repairs. The man, however, who imagines that he can operate his runabout for $5 or $10 a month is doomed to disappointment.

Having purchased his car, the prospective user will find that he cannot employ his time to better advantage than in learning its mechanism. It is not enough that he should know how to fill the tanks, and how to start and stop the thing. He should make a study of his engine and the transmission, should know the function that each piece of the machinery performs, and how it works with other parts; and, after a few weeks' road experience he should be able to detect trouble by the varying of the noise of his motor, and to diagnose the case at once.

In my own experience, which has been gained with seven cars of different makes owned by me, and in covering a distance of 40,000 miles, I have found that it is about as economical for a man to store his car at a garage as it is to keep it himself, and that he usually gets better service when his machine is kept in a station where there are other cars of the same make. He profits by the experiences of his fellows, and also has his car in better shape when it is kept where experienced mechanics can tune it up.

ONE MAN'S EXPENSE ACCOUNT

Among the cars which I owned was a single-cylinder, air-cooled machine of eight horsepower, fitted with a convertible body that carried two or four passengers. I kept track of my expenses for seven months, from April to November, during the heart of one driving season. During this time the machine covered about 10,000 miles. My monthly bills tell a most interesting story that will give an insight into the various expenses met with in automobiling.

REPAIRS IN APRIL

1—4 hours' time on adjustments at 50 cts.	$ 2.00
1 gallon cylinder oil	·75
2 extra inner tubes at $7.50	15.00
Extra fan belt	1.50
6—Repairing puncture	·75
10—Repairing puncture	·75

12—One auto jack	4.50
14—4 hours time adjusting	2.00
18—Half gallon cylinder oil	.38
21—Patching inner tube	.75
23—2 hours' time adjusting	1.00
26—Extra spark plug	4.50
30—One month's storage	12.00
Gasolene for the month	10.00
Total	$55.88

My bill in May was $67.22 and was made up chiefly of time charged for mechanics' labor. When I saw the long list of hours I insisted on seeing the men's time cards, or having it shown to my satisfaction that the time charged for had been spent on the car. The time cards did not tally with the bill rendered and I secured a reduction of $25.00. The experience proved the advisability of the owner's knowing how long it should take mechanics to do repair work.

In June I paid altogether $41.55, and in July, $65.25. In August I made a 1,000-mile tour through southern New Jersey and covered almost as great a distance around my own home in short runs of from fifty to one hundred miles. I therefore had two separate bills, one at the local storage station and the other for expenses incurred on the tour. They amounted to $90.30. In September I paid $38.60 and in October $63.40.

Adding up the expense of the various months, the total is $397.20. My first investment was $1,300, and the interest on this at 6 per cent. for seven months figures up to $45.50. I figure that the car depreciated in value 25 per cent. from the original cost, making an expense of $325.00. I pay $50 a year for liability insurance. This makes the total expense for the seven months $817.70. My cost per mile of operation was less than eight cents, or two cents a mile for each person carried.

The expenses met with this type of machine would probably be duplicated in almost any other car of the runabout type, depending of course on the mileage and the kind of handling that the machine had. The figures show just what an automobilist is required to spend to keep his maching running. To the man who can pay $3,000 or more for a car the cost is not so important as to a man of less wealth.

Let us take, however, a touring car costing $2,500. The yearly depreciation in a car of this sort would be about $650. Depreciation is one of the largest items of automobile expense and it increases in proportion to the first cost of the machine. Gasolene sells in most of the city garages at twenty cents a gallon; one may go ten miles on a gallon. Approximately the yearly tire expense may be placed at $200. It may be less or more according to the care given the tires, the amount of usage, and the sort of roads covered. Luck also plays an important part in tire expense—luck in dodging broken glass, sharp stones, and nails which are to be found on most of our roads. A man with such a car would wish a chauffeur, to whom he would have to pay at least $25 a week. This would make a total expense as follows:

EXPENSES OF A TOURING CAR

Chauffeur's wages, etc.	$1,300
Tire expense	200
Gasolene for 4,000 miles	80
Lubricating oil, carbide, etc.	75
Repairs and replacement of parts	200
Depreciation	650
Liability and fire insurance	100
	$2,605

It has been worked out that a man can keep two horses, have two carriages, and employ a $60 a month coachman for $1,300 a year. This makes the automobile doubly as expensive as the horse equipage, but in order to arrive at a just estimate, we must compare the efficiency of the two equipments. A team of horses could cover distances within fifteen miles, and if driven fifteen miles and back each day for a year would cover 10,950 miles. It is probable, however, that their annual mileage would not be half this. An automobile has a maximum mileage of at least 100 miles a day, or 36,500 miles a year, more than three times that of a team of horses, with but double the expense.

There are now, of course, automobiles for every use—electric runabouts for the city physician or for a woman's use, light runabouts for riding about town or driving to and from the station in the country, medium weight touring cars for general touring service, high-powered road machines for the wealthy man who delights in speeding, huge closed cars for touring and for winter use in cities.

In some of the larger cities samples of each of these types are kept in the garages of wealthy men who are automobile enthusiasts. Mr. W. Gould Brokaw, of New York, for example, recently placed his order for three

magnificent automobiles which, it is said, will be the handsomest and most costly in America. The largest of the three will be a fifty horse-power, four-cylinder closed car. The interior seats will be so arranged that they may be made into berths for sleeping. There will also be a complete camp cooking outfit, a wash-stand with a complete toilet outfit, an ice-box, a lunch hamper with dishes, electric lights, electric signals to the driver, and many other conveniences. With this car it will be possible to tour regardless of hotels, and night stops can be made without discomfort anywhere the machine happens to be.

Mr. C. K. G. Billings, who is known as the owner of the fast horse Lou Dillon, is as much interested in automobiles as he is in horses, and has the largest private garage in America. He has thirteen different cars and uses two stables for their storage, paying $300 a month rent. He has a complete workshop with lathes and other equipment for making repairs, and also an electric charging plant which costs about $1,000 a month to operate. Every month he spends another $50 for lighting, and $225 for wages to his head chauffeur. There are also three other chauffeurs who get $150 each, and two washers to keep the cars clean, who get $50 a month apiece. He spends also every month about $400 for tires, $100 for new parts, $200 for his chauffeurs' clothes and food, and large sums for gasolene and oil. It is estimated that his thirteen automobiles are worth $100,000 and cost from $25,000 to $30,000 a year to keep in commission. Automobiling of course is made exclusively a rich man's sport when carried on so lavishly.

COMMERCIAL AUTOMOBILES

Pleasure vehicles now receive the most attention, but before very long automobiles for commercial purposes will probably outnumber them ten to one. Many manufacturers are now turning them out.

The average cost of a delivery truck or wagon that will carry two or three tons is from $2,000 to $4,000; some of the five-ton trucks sell for $5,000. A good truck for horse use may be bought for $500. Six horses at from $300 to $400 each are required in order to allow each team to have a complete day's rest after each day's work. This means a total cost of about $2,500. Feed, stabling, and so on about balance the expense of the other repairs and cost of maintaining an automobile truck. Breweries have thus far been the largest users of the heavy electric trucks. They have found that trolley-car motormen make the best drivers, and they draw their men from the street-car service. The cost of charging these big trucks with electricity is heavy. A light automobile delivery wagon may be operated about as cheaply as an ordinary touring car of the same class, but will cover four times the territory that a horse will and with a great saving of time.

Mr. W. A. Purer, superintendent of the delivery stations of the Chicago public library, where gasolene delivery wagons have been in use for more than a year, estimated the monthly expense for gasolene, heavy lubricating oil, etc., at $27, repairs at $22.50, and tires at $15 per wagon, making the average expense for a year $774. This estimate was made before the car was put into service. After a year's use it was found that the cost of maintenance had been exactly $779.76 or $5.76 more than the estimate. This was a great deal cheaper than horse service, for the work done by this car had previously required two wagons and three horses at an expense of $100 a month more, or $1,200 a year above what the automobile costs.

In the last six months of the year the gasolene and lubricants were bought in large quantities. This reduced the cost materially. For the first six months these cost $36.50 a month. In the last six months the cost was reduced to $23 a month. The total cost of gasolene for the year was $357, the cost of repairs was $217.80 and the cost of tires $204.96.

Eventually three machines were put in use and did the work of the five wagons and twelve horses. The expense of delivery has been reduced about $185 a month—an annual saving of about $2,200. The service is more satisfactory and prompt than before.

For light delivery work it is estimated that a car, exclusive of the driver's wages, may be kept in commission for $40 a month and will take the place of three horses costing $25 a month each. An automobile delivery wagon or truck is considered by business men to be a good advertisement, and as soon as the manufacturers give as much attention to the development of the commercial vehicles as they have to the pleasure cars, the use of horses for city delivery and trucking will be greatly limited.

HOW A DESK SYSTEM WORKED

THE way to despatch a day's work is to think of one thing at a time and to spend as little time as possible thinking about that thing," said the head of a large mercantile establishment. He was talking to the chief of one of his departments, who had asked for an assistant to help dispose of the mass of routine papers. As the business grew it began to look to the worried man as if the increasing tide would presently swamp him.

"The way to think of but one thing at a time and to acquire the habit of judging quickly is to systematize your desk. Come and see mine."

The manager, a little resentful, withdrew his head from the fortress walls of his roll-top desk, whose surface was strewn with letters, orders, memoranda and other papers, and whose pigeon-holes were filled to bursting, and followed his employer into his private office.

There stood a broad, flat-topped desk covered with a thick plate of glass. On it were a telephone, a blotter, an ink-stand, and a pen-tray containing a pen, a blue pencil, pins, clips and rubber bands. At the back was a wooden rack with a half dozen vertical compartments. The sliding ledge on the right-hand side was pulled out and on it lay a little pile of papers.

"Just a moment," said the owner of the office. He seated himself, briskly transferred the pile of papers to the centre of the blotting-pad and seized the blue pencil. He picked up each paper in turn, glanced quickly through its contents and scribbled a few words on it. Some he placed in the different compartments in the rack. From time to time he pulled out the top left-hand drawer of the desk, lifted the cover of a portfolio that was the only object that lay inside, and quickly slipped a paper between two of its heavy leaves. Three or four times he pulled out a "tickler" pad with calendar leaves from the top right-hand drawer and jotted down a memorandum against a certain day. In five minutes the desk was clear. He then pressed a button. A young man came in, gathered the papers from the rack and disappeared, evidently to distribute them to the heads of various departments indicated on the compartments of the rack.

"Do you understand?" he inquired of the manager.

"And now," said the employer, "how much of the stuff that litters your desk was there two hours ago? How much of the stuff in the pigeon-holes and in the drawers has been there six months? Suppose you clean house and then try a little personal system. We can talk about an assistant afterward."

After a little further instruction, the manager went back to his department. One month later the whole department presented a new aspect. It no longer had an appearance of confusion. There was no more shouting from desk to desk. The air of haste and worry had disappeared. No more bursting pigeon-holes threatened to spill their contents down on family photographs, for family photographs and pigeon-holes had disappeared. There was not a roll-top desk in the department. Moreover, the manager and his clerks had acquired the habit of going home at half-past five instead of staying sometimes

until half-past six to bring order out of a desk chaos as formerly.

The manager had installed a desk system and had directed his assistants to do the same. He had first gone through all the papers in his roll-top desk, and had sent every paper which he did not throw into the waste-basket to an appropriate department for final disposition. When he saw the number he threw away he was astounded. Everyone is who vigorously house-cleans a roll-top desk. He had provided himself with a flat-topped desk and with a portfolio which he kept in the top left-hand drawer. He had placed a rack at the back of the desk. He had then given directions that all papers to be brought to his attention be placed on the top of the desk in a neat pile to the left of his blotter, and that an office boy collect and distribute any papers placed in the rack.

On his arrival in the morning he would pull out the top drawer on his left and take from it a portfolio, which he placed at his right. He would then pull out the top drawer on his right, taking from it a memorandum pad and his "tickler." This "tickler" was merely a package of cards strapped together with a rubber band. Every card, however, bore a date and a memorandum. He would take from the "tickler" every card bearing the date of that day. Every card thus taken out was a reminder of something to be done. After running through these and making rapid memoranda, some of which he placed in the portfolio and some in the rack, he would tear up the cards he had noted and throw the pieces into the waste-basket.

He would next attack the pile of papers at his left, first placing them on his blotting-pad and then annotating them one by one, placing some in the rack and others in the portfolio. Having arrived at his desk at eight o'clock, he would have the pile finished by nine, though meanwhile another set of papers and letters had been gathering, but in a neat orderly pile on his left. It was now time to take the portfolio from the right of his blotting-pad and place it squarely before him. A stenographer was called. The first compartment in the portfolio was filled with letters and memoranda requiring dictated answers. These were disposed of with the utmost brevity consistent with courtesy. But before beginning dictation the manager would turn to the second compartment of the portfolio, which was filled with papers held over from the previous day or held for a longer period, and decide whether they could be attended to at once, either by transference to the rack or to the first compartment of the portfolio. With the departure of the stenographer, he would turn to the third compartment of the portfolio, wherein lay memoranda of personal talks he must have, either over the telephone which stood on the desk or by a visit to the desk of someone else in the establishment.

A routine like this was maintained all day, in spite of such interruptions as queries from his subordinates, or telephone calls, or suggestions from his chief, on his periodical tours through the establishment, and reappearances of the stenographer to take more dictation. There was a place on the desk for everything that came. Permanent memoranda or papers for reference were placed in the second left-hand drawer in the desk, and the manager speedily learned to go through these at frequent intervals and weed them out. Another drawer contained stationery, memorandum slips, cards, and other tools in orderly arrangement. Every night, when every paper that had come to the desk during the day had been properly placed where it belonged, the user of the desk placed his ink-stand and his pen-rack—like the one he had seen in his employer's office—inside the narrow drawer in the middle of the desk and closed the drawer. The conditions differed somewhat at the various desks in the department, but the manager insisted that a similar system, with the necessary variations, be established at every one. When the force had gone at night the department presented an array of clean desks bearing nothing but blotting-pads, telephones and drop-lights.

On one of his visits to the manager after the system had been established a month, the employer asked quizzically:

"Shall I get you that assistant?"

The manager looked down at his desk with the little pile of papers on one side and the portfolio on the other.

"No, sir," he replied, "I think I could now handle another department in addition to my own."

The employer glanced about and then looked thoughtfully back at the manager.

"I am thinking of giving one to you," said he.

APPRAISALS OF NEW BOOKS

A LIFE OF WALT WHITMAN, by Henry Bryan Burns, is a naive Englishman's attempt to prove Walt Whitman a mystic. The author very reasonably rests his proof on the assertion that Whitman *was* a mystic, and from that time on his task is an easy one. The book is a readable biography and will be accepted by the devout. (E. P. Dutton & Co., $3 net.)

SIDNEY LANIER, by Dr. Edwin Mims, of Trinity College, N. C., is the first attempt at a biography of the distinguished Southern poet. It is the sympathetic story of his life and work, and there is no more charming personality in our literary history, and no more heroic one. He died before the open window among the mountains, after a long, brave struggle against disease. Dr. Mims has done his biographical task well, although he seems a little hesitant in his critical judgment. Perhaps he did not regard criticism as his present duty; for there is no risk in boldly assigning much of Lanier's work to that part of our literature which will be lasting. (Houghton, Mifflin & Co., $1.50.)

OLD GREEK, which is a Memoir of Edward North, by S. N. D. North, is the loving biography of a gentleman and scholar who lived out his placid life as professor of the classics in Hamilton College, New York. He was not a famous man, in a wide way, but he was a beloved one; and it is an encouraging and pleasant thing to consider that such a book could be written and read in these hurrying times. Professor North served his college for fifty-seven years, and was the inspirer and counselor of every lad that came into the circle of his benign influence. (McClure, Phillips & Co.)

CHINA AND HER PEOPLE, by Charles Denby, is made up of two conscientious and scrupulously accurate volumes on a timely subject. The author tells exactly what he knows of China after a thirteen years' residence. While there is much of value and interest in his book, one feels that a single conversation with the man himself would have been more enlightening. For all his modest and too-even style he can not long conceal from us that he was an honor to the country he served, and President McKinley's platitude seems almost insulting: "His resignation was accepted merely because there was a call for the post in my own party, not for any reason which reflected on Colonel Denby." Colonel Denby praises the Chinamen, the foreigners, the missionaries, and even the American consular service. We can not agree with all he says, but it must have weight as coming from no undiscriminating and silly optimist, but a gentleman so inherently great-hearted that he could imagine no evil. (L. C. Page & Company.)

COUNSELS AND IDEALS FROM THE WRITINGS OF WILLIAM OSLER is a little book compiled by C. N. B. Camac, which will depend for its first popularity on the off-hand speech of the eminent physician when he innocently trusted his audience not to take his prescription of chloroform at sixty too seriously. But the book will be liked by those people who care for clippings and excerpts from the writings of a very suggestive and wise man. (Houghton, Mifflin & Co., $1.25 net.)

THE DEVELOPMENT OF EUROPEAN NATIONS, by J. Holland Rose, Litt. D., in the volume which has appeared brings some sort of order out of the chaos of modern politics and diplomacy. At least we can see with reasonable clearness the general line-up of affairs since 1870 and estimate the weight that each nation throws in the scale-pan of the mysterious "balance of power." (G. P. Putnam's Sons.)

IRISH HISTORY AND THE IRISH QUESTION, a commendable study by Goldwin Smith, does not give the rather sneering account of Irish matters that most histories written by Englishmen do. Nor does it enter hot into the lists as do the Irish themselves. In the whole story, from the early Celts to the last of the "Land Code Men," it shows a praiseworthy fairness in treating of a most distressful country. (McClure, Phillips & Co.)

THE RE-SHAPING OF THE FAR EAST, like its predecessor "Manchu and Muscovite" by the same author, B. L. Putnam Weale, is more than a book of the hour or year. Mr.

Weale handles the most difficult and delicate subjects with a largeness of grasp and a directness that is convincing of authority. Listen to his criticism of our public servants in China: "The staffing of the American Legation in Peking with missionary nominees who have as often as not been in missionary ranks, has tended to give the United States Mission a peculiar character and to bring the Great Republic into contempt." With the historical prologue for guidance, he develops the present situation with the absolute and inevitable manner of a Greek tragedy. We see the Far East asleep, slowly roused, stretching its mighty frame, yawning, and finally looking about with wide comprehending eyes to deliver a crushing blow at what offends it. (The Macmillan Co., $6.)

TUSKEGEE AND ITS PEOPLE is collected and edited by Booker T. Washington, but written by twenty-two earnest young men and women who contribute their biographies and their stories of the mental unfolding which Tuskegee Institute has made possible. No interest can surpass that of the first-hand "human documents," such as we find in this book. Mr. Washington was right when he modestly said in his preface that editing would not improve such documents. (D. Appleton & Co., $2 net.)

MAN AND THE EARTH, a book by Nathaniel Southgate Shaler, Dean of the Lawrence Scientific School of Harvard University, contains chapters dealing with the "Future of Power" and the "Exhaustion of Metals" which are deliberate attempts to solve problems of grave interest. In the chapters on "The Beauty of the Earth" and "The Attitude of Man to the Earth," Professor Shaler permits his generous and graceful imagination to go hand in hand with his scientific sense, a fortunate companionship that produces a largeness of thought and outlook that few scientific men have and that no other kind of writer can have on these topics. (Fox, Duffield & Co., $1.50 net.)

FLASHLIGHTS IN THE JUNGLE is an interesting record of hunting adventures and of studies in wild life in Equatorial East Africa, by C. G. Schillings, translated by Frederic White, with an introduction by Sir H. H. Johnston, G.C.M.G., K.C.B., and illustrated with 302 of the author's untouched photographs. It is an accurate scientific book—a very wonder-book of the wild, the like of which was never written before—and almost uncannily well illustrated. It is not only readable by the layman, but full of breathless interest for him. The one authorized and complete American edition. (Doubleday, Page & Co., $3.80 net.)

PRACTICAL AUTHORSHIP, a "how to" by James Knapp Reeve, is meant to give writers certain technical, commercial, and financial aspects of the craft as practised in the best current publications. It might well be called "Pegasus, his care and training, with special chapters on feed, shoeing, and care of feathers." It is an honest attempt to help those who sell the work of their pens. To the mere reader of literature it may come as a shock to hear a comparison of the salability of the "happy" and the "sad" ending of a story, or to know that there is more demand for nature than for narrative poems. Yet thus is writing sold, and many writers whose works are eagerly bought by the public would do well to take a leaf from this excellent hack-writer's guide and handbook. (The Editor Publishing Co.)

THE LONG DAY, by an unknown author (and we are quite sure she is a woman), is a piece of fiction that is true. A brave, humorous, and sensitive little girl from a small town comes to New York in response to the heavy bells that "peal the monotone 'Work or starve, work or starve'." Her factory life and the existence of her two "lady friends" is very terrible and sobering to think on. When the "Long Day" is finished, we have learned a lesson in political economy, and have read a book once, that we hope some day to need to read again, as soon as its vivid impression of the world where women toil has become at all dulled; for it is a world that men must remember and work to lift up, if our civilization is ever to be sound. (The Century Co.)

THE COUNTRY HOUSE is a good-looking, complete manual of house-building in the country, by Charles Edward Hooper. The man of taste and imagination must choose his own wife and build his own house. This careful book will (as regards the house) educate his taste and stimulate his imagination. It is "profusely illustrated with photographs and plans," and full of useful hints. The author gently takes one by the hand and tells him how to choose his site, plan his house, lay the foundations, build, decorate, plumb, light, and in fact do everything with it to make it as he wants it. (Doubleday, Page & Co., $3 net.)

JOHNEY BEARRUP'S MILL

IN ALBUQUERQUE, N. M., is a man with an idea. He went there twenty-five years ago from Ohio, a young pioneer, apparently less well fitted perhaps for success in the competition of life in a country where water is a luxury than most of his fellows. The idea that now makes him a constructive successful business man was a Socialistic theory that coöperation was the only form of industrial organization with which he cared to have anything to do. And it was manufacturing that he had set his heart on—in a parched desert where, outside of the struggling little towns, the country did not maintain an average of one person to the square mile. But he said to himself, "Raw material should be manufactured where it is produced."

It was with these two ideas maturing in his mind that Johney Bearrup—that is his real name—went on contentedly raising sheep until a year and a half ago he was able to start the factory which he calls the Rio Grande Woolen Mills, one of the largest manufacturing establishments in New Mexico. As far as possible it is conducted coöperatively. Most of the workmen are stockholders. Mr. Bearrup advertises in Socialistic papers, and sells his blankets and other woolen goods largely to the coöperative societies. There are a good many Socialists in the United States. His agents visit coöperative stores and Socialistic societies. They sell not only blankets, but they sell stock in the mill on a 5 per cent. commission. He invites the stockholders to come and to work in the mills. For his idea is expanding. If the Socialists will keep on buying his blankets, and the stockholders will keep on coming to his little settlement on the outskirts of Albuquerque, he sees no reason why his coöperative factory should not be the nucleus of a coöperative town, or why the coöperative factory should not be supplied from a coöperative sheep ranch as well as selling to coöperative stores.

If he were simply a visionary, his experiment would deserve only passing attention. But he is a keen, wideawake business man. He has the respect and confidence of the other business men of the town. He is well liked. There is no apparent reason why the enterprise should not succeed—as long as he is at the head of it.

PRODUCING WEALTH FROM SEA-SAND

DR. DAVID T. DAY, a government expert, has created a new industry in the Northwest. After months of patient investigation, he has proved that the common black sands of the Pacific Coast are rich in useful minerals, and that good steel can be made from this sand. Manufacturers of placer-machinery are now devising improved mining apparatus for working the sands.

The little smelter at which Dr. Day made his experiments was in a corner within the grounds of the Portland Exposition. The results were not completed, however, until after the exposition had closed. Sea-sands of various kinds and colors were tested for many months. New magnetic separators and other machines were manufactured and sent to the laboratory especially for the work. Every day during the Fair, and long after the crowds had departed, the separating tables and furnaces were kept in operation, until mineral after mineral had been found. Some of the sand produced 644 pounds of magnetic iron ore to the ton. Gold was found, platinum also, and a number of other minerals.

Not enough of any one material is contained in a ton of the sand to make working it profitable, but the total product of all the different minerals proves that mining the black sand will pay. There is considerable platinum, worth $21 an ounce, and some tantalum, so called because it has long tantalized the chemists, who have only within a few months been able to find enough of it, to examine it and to consider its usefulness. Dr. Day believes that within ten years it will be used for filaments for electric lights. Probably 3,000 filaments could be made from one pound of tantalum, and they would give twice the light with half the power now used. Considering all the products of the black sands, Dr. Day's experiments have proved wonderfully rich in results.

The World's Work

WALTER H. PAGE, EDITOR

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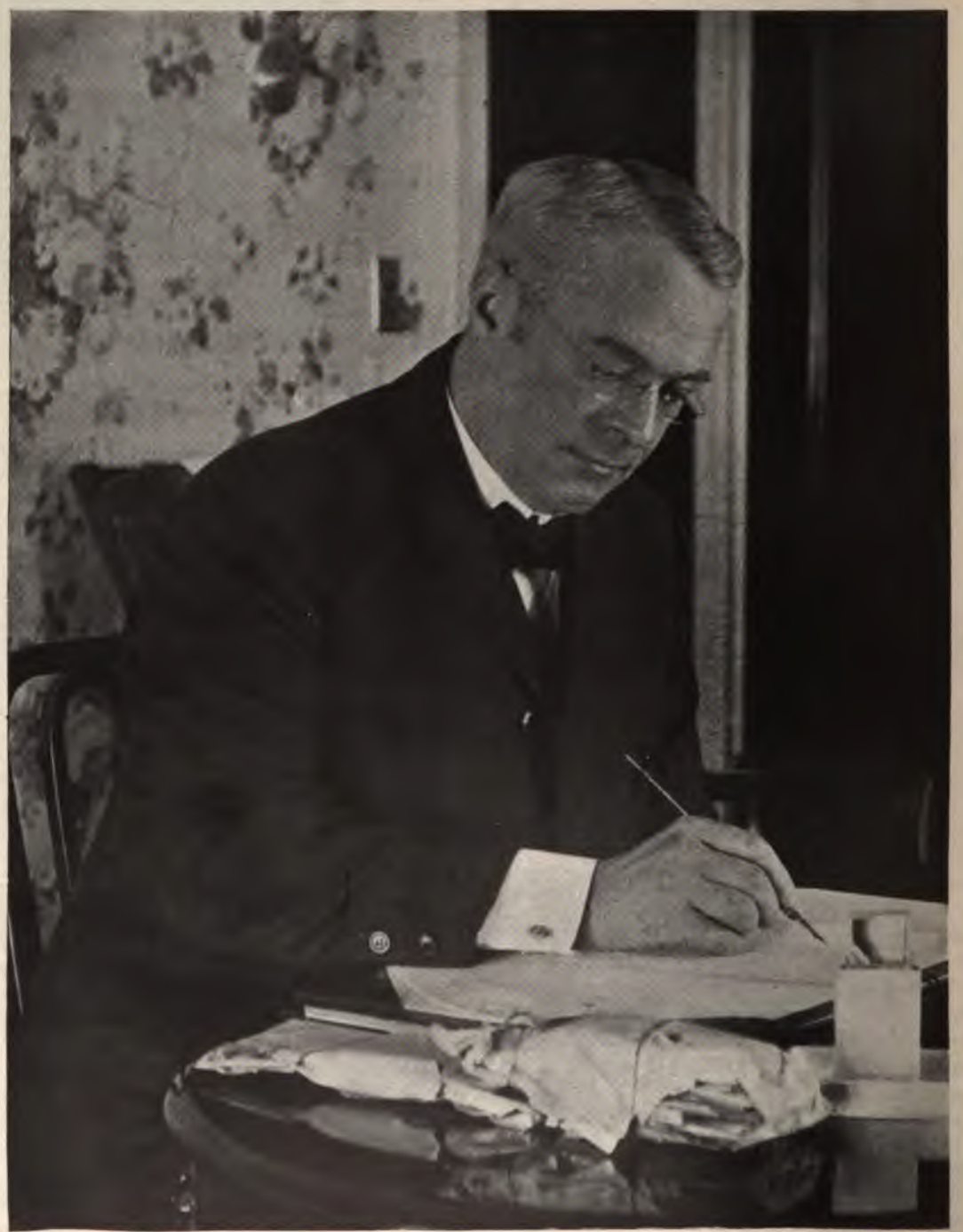
THE GARDEN MAGAZINE



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STATE SENATOR WILLIAM W. ARMSTRONG

CHAIRMAN OF THE INSURANCE INVESTIGATING COMMITTEE OF THE NEW YORK LEGISLATURE

THE WORLD'S WORK

APRIL, 1906

IE XI NUMBER 6

The March of Events

HE report of the Armstrong Insurance Investigating Committee of the New York Legislature is one of the most tant public papers of this generation; formulates a double revolution—first e high financial world and secondly in ell-nigh universal business of life insur- It registers the conscience of the peo-

its recommendations become law, the oters of finance will be kept away from argest accumulations of the people's gs that have ever been collected by institutions. And already the facts pare by the committee have worked changes in corporation management. lummy director is in disrepute. The trial and railroad promoter is not sought e directorates of financial institutions must appeal to the public confidence. have already been more resignations ectors from corporations than were ever of before. All corporation manage- is toned up more or less, the manage- of financial institutions in particular. s the first great revolutionary effect of ivestigation and of the report.

e second effect will be of a different kind f more personal importance to the mass n; for the popular conception of life in- ce has been changed, and the deceptive ipaniments of it will tend to disappear. carefully built-up and almost universal ar delusion is dispelled.

ese results are worth all that they have cost; and they have cost much—the waste of money, the scandal, the fall of men from high places, and a severe strain on our faith in human honesty. If the savings of the people be removed from the reach of adventurers and if life insurance be conducted as a frank and honest business of universal need and application—we shall have got good payment for all that we have lost and suffered and for our degradation in the eyes of the world.

A PRACTICAL GUIDE TO LIFE INSURANCE

INSURANCE now becomes, in a sense, a new kind of business; and there is a great deal of popular instruction about it demanded. It is a humdrum subject full of dry details. Is my policy a good one? What sort of policy ought I to have? In what sort of company? What ought I to pay for it? Every man is asking himself such questions.

Answers to them do not make sensational reading, but they do an exceedingly useful service, and that is better than sensational reading.

For this reason a large part of THE WORLD'S WORK is given this month to sound answers to such questions; and all possible help will be given by the magazine to individual readers toward a sensible solution of their personal problems of insurance. For there have come to this office as a result of the articles on the subject that have appeared, such masses of information that to use it in all practical, helpful ways has seemed a public duty.

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THE INDIGNANT AWAKENING OF THE PEOPLE

IT becomes clearer and clearer, under the illumination of recent events, that the debauchery of public morals is done mainly by corporations. In the management of corporations men do crimes that they would not think of doing as individuals.

This is no new discovery. It has been known by every man-of-affairs ever since great companies rose to power that in corporation-management there was one code of morals even among "gentlemen" and in private affairs another code. This is an old, old story. Nor has the public been ignorant of this fact. Time and again, in one state after another, for one reason or another, hostility to corporations has asserted itself—sometimes indiscriminate hostility.

But there is one new fact now—or an old fact come in a new form—namely, that the public indignation against corporation immorality is rising as it has never risen before. The tide flows in from many directions. The life insurance scandals have aroused distrust not only of the individuals who mismanaged them but of the bankers and brokers and railroad officers and all the "magnates" of every kind who sat on the boards of these companies or had constant dealings with them. There may be a grave injustice in this sweeping public condemnation; but of its existence there is no doubt. Go into any group of men—"average" men—outside financial and corporation circles and you will find that this distrust is deep and well-nigh universal.

Less widespread but very general is the public indignation against the great railroad corporations because of their discriminations. The people have taken little interest in the muddle of technical discussion that has gone on at Washington about this measure or that; but they have never wavered in their hope that the President would succeed, by some measure, in suppressing the immoral practice of discrimination. A large part of the public knows that rebates are still paid—in a word, that much of the railroad business is dishonestly conducted; and they are very tired of this dishonesty.

Another tide of indignation rises about public franchises. The great "merger" of the traction companies in New York city—underground, surface and overhead—and similar consolidations of properties and watering of stock in other cities are making converts to municipal ownership in all classes of society.

Most of all, the people see that the shame of the Senate and the general degradation of politics are traceable, in great measure, to the large corporations and to combinations of corporations—Great Interests that have secured political power for self-protection.

Such a tide is, therefore, rising as we have not before seen in the United States—a tide of protest against the code of corporation morals; and, if it be not guided wisely, it may become a tide of indignation against large corporations in general. The "respectable" press, which lives and works and thinks, as a rule, in the neighborhood of corporation activity, does not catch or report this popular mood; and for once, the "yellow" journals are a better guide to the public feeling.

It is a time of very grave danger, and thoughtful men had as well recognize it.

SIGNS OF THE CHANGING MOOD

IT is easy in many ways to get a measure of this indignant and earnest public mood. Take one pathetic way—the lesson taught by the death of Mr. McCall, the late president of the New York Life Insurance Company. He was a man who never did an act in his life that he regarded as reprehensible. He corrupted legislatures—or supplied the money to corrupt them; but to him that was the necessary buying of security from attack on his company. It was protecting the property of the policyholders. He gave the policyholders' money to political campaign funds; but, as he regarded it, that also was protecting the property of the policyholders. This was the code of corporation morals that was practiced all about him—the accepted code. He at first boasted of having made campaign contributions from the funds of the company, never dreaming that he had done wrong. For he was a man of "personal" honesty; and when public indignation beat upon him and his own associates turned against him, his death was hastened by his humiliation.

Now public indignation beat upon Mr. McCall, and his associates turned against him, only because the mood of the public has changed—has become indignantly earnest to a degree that entitles it to be called a general awakening. Avalanches start in this way.

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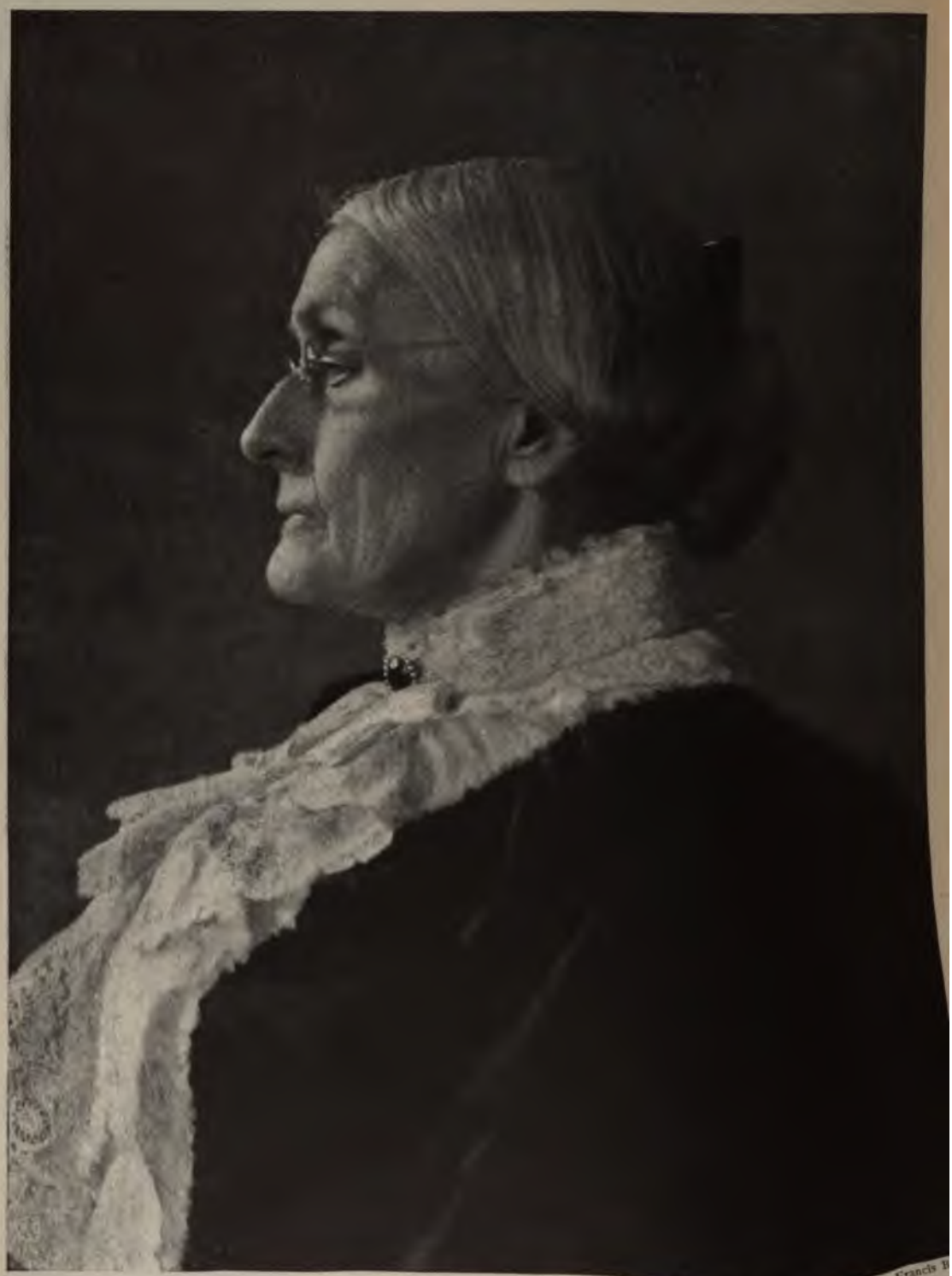
REPRESENTATIVE WILLIAM P. HEPBURN, OF IOWA

AUTHOR OF THE RAILROAD RATE-REGULATION BILL WHICH PASSED THE HOUSE WITH ONLY SEVEN NEGATIVE VOTES

(*See "The March of*



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MISS SUSAN B. ANTHONY

THE VENERABLE LEADER OF THE WOMAN'S SUFFRAGE AGITATION,
WHO DIED AT ROCHESTER, N. Y., MARCH 13

(500) "The M

e wants another measure of the chang-
blic mood towards corporation abuses
rporation power in politics, one may
the kind of literature that the public
The magazines of exposure have
he public patience by their sensational
ls, but they continue to be read. A
umber of the popular novels have to
political, commercial, or social "graft."
lpit, too, is finding the condemnation
e particular sins a popular theme.
e are many other measures of the same
ing dissatisfaction. Men of great
, however they won it, are under a
fire of criticism than they ever were
The caricatures of them are more
us and more vindictive and far less
atured than they were a few years ago.
hese facts are observable, too, at a
general prosperity. The free-silver
ent that Mr. Bryan led, rose in a time
ession and was helped greatly by the
f the unsuccessful which is ready in
mes to swell any movement of dis-
tion. But now men who are prosper-
into the ranks of municipal ownership
in favor of as rigid regulation of cor-
ns as the national government can
be made to exert.
e are many ways to measure the gen-
blic distrust of corporation morals and
s; and they all show a mood that, if
in kind, is new in earnestness. If
gues be permitted to guide it, much
will be done.

NREST UNDER INDUSTRIAL CONTROL

DDEN adoption of a radical pro-
amme of municipal ownership would
nge the course of history; the growth
y and organized party of socialism does
rm men who know the ebb and flow
ntent throughout our whole history;
avens would not fall if Mr. Hearst
become governor of New York; and,
a radical and effective railroad rate-
uld be enacted and enforced, spring,
, autumn, and winter would succeed
ther in their orderly procession. Well-
d men take no undue alarm by reason
political and social symptoms.
nly reason for alarm, if there be reason
s at the underlying provocation of all
ymptoms. This provocation is not
find. It is the industrialization of
politics, the control of politics and of government by corporations and "great interests." Every section of public opinion is protesting against this in its own way. This protest is an explanation of the growth of socialism, the increasing seriousness of Mr. Hearst, of the demand for municipal ownership, to a great degree even of the demand for railroad rate-regulation, and it explains the overwhelming popular feeling that was aroused by the insurance exposures.

The popular feeling is logical, inevitable, wholesome. It may find unfortunate expression, it may accept unworthy leaders, it may propose unhelpful remedies. But we are engaged in a sort of revolution, and revolutions are seldom gentle and nice and well-bred. If this revolution could formulate itself it would lay down demands like these:

Individuals and not corporations must elect men to public offices and they must elect men who are free from corporation control.

Corporation contributions to campaign funds must cease.

The corporations that do public service must do it well and not misuse their franchises for individual enrichment.

We shall find a way, sooner or later, to bring these things to pass; and whether the way be gentle or rough will depend chiefly upon the behavior and the resistance of the offenders.

THE KEY TO PRESENT POLITICS

BUT we are not likely to see the early overthrow of the corporation in politics. The utmost that is desired is its decent behavior. For the old-time individual control of public affairs has passed. Party control has passed. Politics answers no longer to party doctrine. Control has passed to Industry. Railroads, other Great Interests, Labor—this industrial group or that industrial group works and votes and exerts its influence each as a group or as an "Interest."

Our recent political history is full of proofs of this change. Call the roll of the senators from the industrial states. Consider the disintegration of the political parties. Think of the Democratic Senator Tillman as the spokesman in the Senate for the President's chief public measure.

It is doubtful whether a time will ever come when Industry will loosen its hold on

public affairs. But the contest that will engage us for many years will be the struggle of the people to weaken this hold, at least to the point of lessening corruption and open tyranny. Just now the struggle takes one form in the President's effort to regulate railroad rates and to curb the corruption of some of the great trusts. It takes a more radical form in the Hearst campaign. It takes another form in the uprising of a public sentiment that demands better regulation of the insurance companies that have debauched legislatures.

These are the real "issues" of the future; and, although the old game called "Democrat and Republican" will doubtless be played forever, it will for a long time be played with reference chiefly to the industrial power of the men on the political chess-board.

MR. HEARST AS A LEADER

MR. HEARST'S continued candidacy—now for the governorship of New York—is a very interesting fact. He has the good fortune to profit much by the blindness of his enemies. They call him the unspeakable Hearst. They put emphasis on the moral shortcomings of his previous life; and they depend on abuse of the man to defeat him. It would be hard to make a more serious mistake. His conduct was bad, his associations immoral. But he has changed his whole manner of life since his marriage; and it is an interesting—even if a somewhat discouraging—speculation whether a "reformed" young man of adventure may not seem a greater hero to many minds than a man of a uniformly regular life.

It is certain that so long as his conduct is now good he will not lose much of the support that he would have gained for his cause if he had led a blameless life. For, so long as he now behaves by the conventional standard, his former looseness will not do him serious harm in politics.

The main fact now is that he is sincere and is very much in earnest. He takes himself seriously. He may once have held a creed that was made to order for journalistic success. But he now believes it. This creed even has the advantage of being in a measure a good and true one. Many of the best men in New York would accept the main articles of his faith, if they were not tangled up with too many absurdities and bits of sneer demagogy.

Take this essential article, for instance: Criminals in high places should be punished as severely as criminals of low degree. We all subscribe to that. Yet who is punishing them? When most of the other daily papers in New York city are suspected by the mass of poor men to be in some way in league with "the moneyed class," Mr. Hearst's papers have never failed to flay the rich perverter of insurance money and the rich gambler in criminal consolidations. He has thus come, in the minds of a great mass of poor men, to stand for the rights of the poor.

Demagogy? Not wholly—perhaps now not at all. Mr. Hearst takes himself seriously and he regards this attitude as an attitude of statesmanship. To you it may seem the most arrant pretense; but you have regarded him from your point of view and not from his nor from the poor man's point of view. A man cannot say a thing three hundred times a year—or even have it said for him and in his name—without coming at last to believe it, especially if it contain a degree of truth and fall in with his own personal ambition. The point that the "upper public" misses is that Mr. Hearst is himself very much in earnest.

The Hearst of to-day is, to a great degree, the product of Mr. Arthur Brisbane. Mr. Brisbane is a clever journalist and—something more. He has a creed that looks kindly at the under dog. He may call it democratic, socialistic, or what he will. You may regard it as demagogic, or even as a kind of anarchy spelt in capital letters. But it is a more or less definite creed of sympathy for the oppressed. Mr. Brisbane may see its limitations. As a man of liberal education, he does see the bad taste of screaming in type. But what are matters of mere taste? He has reached by this method a wide reading public that no other preacher in New York, either of platitudes or of prophecies, has reached. The editorials in the *Evening Journal* are more widely and perhaps more seriously read than the editorials in any other newspaper; for they are better written than most of the others. Most of the others are written for a smaller class, the "educated" class, or the "financial" class, or some other section of society.

Now Mr. Brisbane, the creator of the political part of Mr. Hearst, does not take either himself or Mr. Hearst with a fanatical ser-

ness. He has read enough and seen igh and thought enough to understand value of stage setting and stage scenery play. Mr. Brisbane is capable of playing rt, capable even of cynicism. But he and work in Mr. Hearst's service have made rst believe in Hearst to a degree that bane does not believe even in Brisbane ly nothing of believing in Hearst.

postles lack a sense of humor. Else they l hardly be apostles. They are likely to lack modesty. The one quality that must have is earnestness, and their earness to be kept intact must have the ort of followers. Hearst has the earness. Brisbane has brought him the wers. Hearst is the king, Brisbane the ster who has made the king, lacking or and modesty, believe in himself. d this has been going on while the mass e people have had no worthy leaders. often lately has the public in New York a man to vote for in whom they had pro- l confidence? The political leaders— y all—have been mere tricksters and body knows it. The real power has the power of the trusts, of the railroads, all Street, of Tammany, of other political lustrial machines. They have all con- d campaigns on corporation money. stry rules us—not parties. The industrial ins are our political masters. Was it not Harriman's jocular boast that Mr. Odell ed his political power from him?

leader but Hearst has frankly confessed ale of Industry. No party but his has proposed to bring the people themselves into authority. And this fact is his gth. His past may have been low; his ods may be brazen; his party may seem mere organized discontent. You may what you will. But there *is* discontent, widespread discontent, with the politics w York; and if it have no better leader Hearst, it is natural and inevitable that t should profit by this lack of popular ship. He has to thank and we have to the leaders of both parties, of both nes, for these years of mechanical and politics.

these reasons the coming of Mr. Hearst ate politics this year has a more serious ng than his candidacy for the Presi- or even his more recent candidacy for ayoralty. These experiences have developed him and made him more serious and more earnest; and they have enabled him to find a creed a part of which at least commands the support of many sensible men. Most of all, he has to buy delegates, and his political progress has been progress by purchase—and will be.

THE HEARST PLATFORM

THE platform of the Hearst movement is shrewd and interesting. A systematic campaign was begun months ago, at first not openly for Hearst, but to secure members to "The Independence League of New York." The sound and timely general declaration of principles of the league is this, to which, as a statement of fact, every honest man may subscribe:

"In view of the fact that a corrupt non-partisan alliance exists in the State of New York between Political Bossism and Private Monopoly, resulting in the present reign of GRAFT and threatening the perpetuity of popular government as established and maintained by Jefferson and Lincoln:—We, the undersigned, believing that the hour has come for all patriotic citizens, without regard to past political affiliations, to unite in an organized effort to put an end to this disgraceful and dangerous situation, subscribe our names as charter members of the Independence League and agree to do all in our power to restore the government of City, County, and State into the hands of the people as designed by the founders of our government."

Then follow the several definite planks in the platform:

1. Public ownership of those utilities which in their nature are monopolies.
2. Ballot reform which will prevent corruption, insure a fair count, and punish bribe givers and bribe takers.
3. The enactment of laws which will give the people absolute control of their public servants in office.
4. Direct nominations by the people in place of nominations by cliques and party bosses.
5. The abolition of discrimination in railroad rates, good roads to facilitate the transportation of farm products to profitable markets, and pure food laws.
6. The recognition of labor unions in all legitimate efforts to properly regulate the pay and working hours of working people.
7. The protection of legitimate capital, and denying the right of existence to criminal and oppressive trusts.
8. The election of United States Senators by the people.
9. The exposure and prosecution of frauds against

> the people on the part of insurance companies and other financial organizations, and their proper regulation by law.

Public ownership is the main plank; and the use of franchises to debauch politics is making converts to this doctrine at a rate that the old-fashioned economists do not dream of; that, too, not only among the class that is usually called the dissatisfied, but among the most thoughtful and patriotic people. This issue may not disappear until public ownership of such urban services as passenger traffic, as well as light and water, have been won in a good many cities.

The other planks in this platform are—some good, some merely claptrap, some purposely vague. But the main thing is this fact: Here is an earnest movement against the central political evil of our time, which is the "industrialization" of politics; the old political issues are dead; the old parties in New York are both owned by the industrial and financial bosses. Everybody knows this, but this is the only organization that frankly says so; and this frankness makes it strong.

THE CAUSE OF CENTRALIZATION

A GREAT DEAL of comment has been provoked by Speaker Cannon's recent speech before the Union League Club in Philadelphia in which he said:

> In my judgment the danger now to us is not the weakening of the Federal Government, but rather the failure of the forty-five sovereign states to exercise, respectively, their function, their jurisdiction touching all matters not granted to the Federal Government. This danger does not come from the desire of the Federal Government to grasp power not conferred by the Constitution, but rather from the desire of the citizens of the respective states to cast upon the Federal Government the responsibility and duty that they should perform. If the Federal Government continues to centralize, we will soon find that we will have a vast bureaucratic government, which will prove inefficient if not corrupt.

True; but the obvious and only remedy is an awakening of the people to the proper use of local government, town, county and state. Industrialism has run away from local control. This is the most striking political phenomenon of our time. We may cry in vain for town-rights, local home rule, state's rights; for the only way to regain them is to assert them. Massachusetts and Texas do far better—each for a different reason—than New York or New Jersey—for examples; and even Pennsylvania is showing a quality that most men once thought she had lost. But in most of the states industrialism frankly rules, and industrial control tends to centralization.

The checking of this tendency is a duty that can be done where men live—not in Washington; for the men who do the mischief in Washington are sent there from states and districts that fail to do their duty. An energetic revival of local energy in government would make Washington a dull capital within five years and make national activity as humdrum as the activity at most state capitals now is.

HONEST MEN AND CORPORATIONS

ONE of the most significant facts in financial life is the resignation of so many men from so many boards of directors. A year or two ago it was regarded as a distinction to be a member of many boards. Mr. Depew sat on more than seventy. But this bad old fashion is changing; and now men are resigning from such posts of doubtful honor and danger since the public has discovered the dummy director under so many respectable names. Bankers and brokers find it too burdensome a duty to continue to be insurance and railroad directors; and we do seem to be coming to a time when directors will be expected to direct.

At such a time what ought conservative and honest men to do who have grave responsibilities? Their duty is as plain as it is urgent. The centre of wrong-doing has been in corporation conduct. Corporation conduct, then, must be made to square with good personal conduct. The honest, conservative man will see to it that every corporation of which he is a part is as honest as he is honest. It must not make false reports; it must not publish or make false values; it must not pay political blackmail nor maintain a lobby nor contribute to campaign funds; it must not destroy competition; it must not seek special favors from railroads.

Perhaps it is as easy for a camel to go through the eye of a needle as for many corporations to live up to this creed. But, if an honest, conservative man seeks to do his duty, he will find that his duty lies in this direction and in no other. All other ways lead to dummy directors whose personal reputations and inactivities have shielded corporate wrongdoers. An honest man on a board of directors must direct or—quit; for, as soon as personal

responsibility is assumed for corporate conduct, the provocation of general suspicion and distrust will be removed.

Put this question to yourself: Are you willing to be judged by your children for every act of every corporation of which you are a part, as if it were your own personal act for which you alone were responsible?

THE COLLEGES AND THE "MAGNATES"

THE accusation is made with increasing frequency—Mr. Bryan is credited with having recently made it—that the colleges which accept gifts from rich men are thereby prevented from teaching sound economic doctrine.

The colleges have sins to answer for, but they are hardly guilty of this particular sin—certainly very seldom guilty. Consider what happens when a college receives a gift, whether from a living industrial "magnate" or from a dead man's estate. Most such gifts go to the general endowment. They are received by the boards of trustees and invested. They are irrevocable. The donors can never recall them. Then the members of the faculty are chosen for their scholastic records, and it is doubtful whether any teacher of economics in any American college was ever elected with reference to the economic opinions of any benefactor. In fact, most such benefactors have no clearly defined economic opinions and they would not know precisely what the professors of economics taught if they heard them.

Once in a while a teacher of economics is dismissed for incompetency or because he has lost his balance in some "craze." Then the cry goes up that he is a martyr to free opinion. But it is in most cases merely the cry of an incompetent man or his friends.

The truth about the whole matter is that the tendency is directly contrary to Mr. Bryan's assertion. The number of college men is very large, and is increasing, who hold and write and teach opinions that, if they were translated into action, would do violence to the methods of the "magnates" whose benefactions maintain them. And the sorry truth is that the "magnates" know as little about the opinions of the professors as the professors know about the methods of the "magnates." They speak different languages and live in different worlds. The sorrier truth still is that the professors seem to have very little effect on current opinion. Surely the "magnates" regard them as harmless. Nor do men make gifts to colleges—except in very rare cases—with any idea of exerting an influence on what is taught. They make gifts because they approve, in general, of collegiate training, or because they have been persuaded that they cannot give their money for a better purpose, or because they secure "respectable" or "distinguished" gratification of their vanity—for some of these reasons or for all; but seldom because they wish to make sure of the teaching of any particular economic doctrine. And it must be said to the credit of the colleges that they would resent such dictation. Their one great strength is independence of thought—even to remoteness from things as they are. Any reputable magazine could get itself filled with essays of theoretical economic anarchy by college professors of the most distinguished class, on a week's notice—which neither the "magnates" nor the public would read.

THE GREAT RAILROAD RATE DEBATE

REGARDING the regulation of railroad rates by federal law—which is the one subject of serious discussion during this Congress—it is well to hold fast to two or three underlying facts.

In the first place, the provocation for federal regulation: The railroads are guilty, in spite of existing law, of paying rebates and of making discriminations. Underlying these essentially immoral practices is their corporate interference in politics. On these subjects the public has become aroused, and the President undoubtedly has public sentiment with him in his efforts to put an end to these evils. The public and a large majority of the people's representatives have concluded that new legislation is necessary. The Esch-Townsend bill, which passed the House during the last Congress and failed of passage in the Senate, has given way during this Congress to the Townsend bill, which passed the House with only seven votes against it; and when this is written it is undergoing amendment in the Senate. As it was drawn, it confers large powers on the Interstate Railroad Commission. How real the power it will confer, if it pass, depends on the amendments.

The effort to frame any such sweeping law is breaking new ground. It is a difficult

experiment. It encounters the general objection that it is enlarging and strengthening the power of the Federal Government beyond precedent; and specific objections are numerous—whether any really effective measure can be so drawn as not to violate the constitution, and that it puts into the hands of a commission both legislative and judicial power. There are, in fact, endless technical and legal difficulties. Such able lawyers as Senators Foraker and Lodge and as Representatives McCall, of Massachusetts, and Littlefield, of Maine, and such a student of railroad economics as President Hadley of Yale University, have pointed out grave difficulties. Moreover, it is claimed that the existing Elkins law is a sufficient prohibition of rebates, if it were enforced.

Yet, in spite of the difficulties, real and invented, the question in its fundamental form comes down to this: These grave abuses continue; the state governments are powerless to prevent them; all existing federal laws have not prevented them. There seems to be no way left to prevent them but a stronger assertion of federal authority. The legal difficulties are technical difficulties—the weaknesses of this clause or of that in the bill. That the Federal Government has power to accomplish the main purpose of the measure, can hardly be doubted.

The discussion finally comes to an economic statement of the problem. Senator Foraker, in his able argument against the Townsend bill, summed up his objections to it in these words:

> It involves the general supervision of a political board, appointed by the President, of a business so tremendous as to be practically incomprehensible, and so complicated and difficult in its character as to be almost beyond the power of human intellect to master it, with authority to change rates with the stroke of a pen, affecting revenues to the extent of millions of dollars, and to make new regulations of every character affecting the operation of more than 200,000 miles of railways, and affecting, also, because of their relations to the railroads and their dependence upon them, almost every other kind of important business conducted throughout the length and breadth of the country; and in this behalf this board, to the judgment of which these vast interests are to be subjected, is authorized to be legislator, prosecutor, judge, jury, and marshal, all combined.

On the other side stands the fact that a mere handful of men, appointed or controlled by a still smaller number of railroad "magnates," do now have all these powers. They change rates with the stroke of a pen; they make discriminations; they permit rebates; their actions affect revenues of hundreds of millions of dollars; they affect all the kinds of business in the land; and they are, in effect, legislators, judges, juries, and tax-gatherers on the industry of the people.

To which body is it safer to entrust these enormous powers—a government body of experts amenable to the courts and to public opinion, or to a private body who have the interests of the railroads, rather than of the public at heart, and whose tenure of office depends on the owners of the roads?

A GRIM MEASURE OF THE SENATE

THIS picture will serve as a measure of the United States Senate. The Committee on Interstate Commerce is in session. A rate-regulating bill, which has passed the House with only seven votes against it, is under consideration. It is the Hepburn bill, which is not a perfect measure. But there are several very large facts to be remembered, such as these:

The President had early in his first term proposed the regulation of railroad rates by the Federal Government. There had been for several years a vigorous, not to say violent, discussion of it; and he was elected with such emphasis as the people had not before shown during this generation. The inference is—since this had been from the first, in a way, his pet project—that the people approved his purpose. Moreover the House, during the last Congress, had passed a similar measure which was buried in the Senate. The Senate had since that time, in an increasing degree, provoked criticism. So general is the demand for rate-regulation that party lines have almost been forgotten. Democrats as well as Republicans voted for it in the House in two Congresses.

Now, in the Senate committee, Senators Aldrich, Elkins, Foraker, and others tried to bury this bill as they had buried its predecessor. They failed by one vote. Then, with a revengeful humor, the railroad Senators washed their hands of it by making Mr. Tillman, a Democrat, and the particular Democrat who has been personally insulting to the President, sponsor for it.

The bill was thus brought out of the com-

mittee under the "obloquy" of being a Democratic measure and put into the guidance of the one Democrat who had made himself personally obnoxious to the President—as if it made any difference to the people or to the President what party name it may bear or by whom it is championed!

But what an accurate measure this incident gives of Senator Aldrich and his jocose associates, who treat the main matter of this session of Congress in this contemptuous fashion. It is not the merit of the measure that concerned them. They must defeat it at any cost, whatever its merit, with a sort of saturnine slap at the President in their method. Earnest and patriotic men would have proceeded in an orderly way to amend and to perfect the bill. They would have treated the subject with seriousness and dignity, and not made it a matter of contempt and of party trickery.

This move seemed a clever joke on the day when it was done. But the fundamental difficulty with these corporation Senators is that they chose such a subject for light treatment. The joke has become grimmer and grimmer. It is like the old-time waggery of poor old Senator Depew. Whom the gods would destroy they first make "funny"—at the wrong time.

Now contrast this treatment of the Hepburn bill in the Senate committee with the public mood on the subject. The regulation of rates has been discussed with more seriousness for several years than any other public subject. The people are in dead earnest about it; yet the railroad Senators would defeat it by a jocular trick!

THE SENATE THAT WE DESERVE

YET a conscientious writer on public affairs, who wishes to make sure that his judgments are well-balanced, hesitates to write in frank criticism of the Senate; for, even when it is so largely under the control of the Great Interests, it is still our only legislative body where public subjects are seriously debated. It is the only check on the House and on the President. There have been Houses and there will be others, and there have been Presidents and there will be others, whose haste to follow their own impulses or momentary popular crazes needs checking.

And there are Senators who did not buy their seats and who do not represent special interests—men whose aims and character, if not their ability, make them worthy of these seats where the mighty have sat. The Senate is no worse than the general level of the political life of our industrial time; and it is only fair to recall that it was an unsatisfying body in many former periods.

But there is this difference between its shortcomings in previous periods and its shortcomings now: in former times it suffered chiefly from excessive party domination, but now it suffers chiefly from the domination of the Industries. If we are frank we must blame the Senate; but if we are fair we must blame ourselves also for permitting the Interests to capture the machinery whereby Senators are chosen. It is too late to curse after the wrong men have been sent to Washington.

MISS SUSAN B. ANTHONY

MISS Susan B. Anthony, the gentle and untiring agitator for woman suffrage, long outlived the absurd and cheap ridicule that for a generation was heaped on her as a representative of a once very unpopular movement. She was as unselfish and unwearying an apostle of woman suffrage as any civic or even any religious movement has had in modern times.

And she lived to see many beneficial changes in the legal status of women, which may be traced indirectly to the movement for suffrage; she had seen her cause win many converts among men of great influence; she had lived, therefore, what may, from a personal point of view, be regarded as a triumphant life; for she had the joy of complete devotion to a great cause, and she won the respect of all the world and the hearty admiration of a large part of it.

A PUBLIC SERVICE BY "COLLIER'S WEEKLY"

THE efforts of the owners and the editor of *Collier's Weekly* to prove in court the disreputable character of *Town Topics* require the expenditure of much money, of much time, of much energy, and courage, too; and the Messrs. Collier, the owners, and Mr. Hapgood, the editor, of *Collier's Weekly*, are doing a public service that decent periodical literature and decent society will not forget. What is everybody's is nobody's business, till courageous and public-spirited men make it their business. It is by private sacrifices of this kind that real social progress is made.

THE BANK DEPOSITOR AND HIS MONEY

[This space is given every month to an explanation of the art of making investments. Last month the subject was "The Average Man and His Money."]

IN the article in the last number, "The Average Man and His Money," this principle was recommended to individual investors: never to buy securities without knowing where and how they can be sold again. If this principle is advisable for small investors, or for the average investor, it is imperative for the country bank.

Perhaps the most vital problem before the financial world to-day is that of safeguarding the investments of country banks. Recent big bank failures in Chicago and elsewhere throughout the country, due to the overloading of the bank with unsalable bonds, have drawn the attention of the banking and investment world to this striking menace. The Merchants's Trust Company, of New York, and the two banks of Memphis, Tenn., which recently suspended payment, constitute a text that should be brought home again and again to every bank, to every director in a bank, and to every depositor in a bank.

For the real onus of this question rests upon the depositor. It is his money that is involved. Several millions of people have accounts in the country banks of the United States. It is of vital importance, to the individual investor and depositor as well as to the individual bank and bank director, that the investment of the deposits of these millions of people be wisely directed.

The annual report of the bank should be more explicit than it is. The average depositor cannot tell just what the bank owns. He is to be excused, therefore, if he is sometimes caught napping. To the average director there is no such excuse. The director has a right to know just how the surplus is invested; whether or not it is safe, profitable, and readily available in case of need.

The small banker must be prepared for sudden calls; for sooner or later he will have to meet a run, or use in other emergencies what for him are large sums. His investments must therefore be quickly convertible into cash. An undertaking may be safe in itself, but if it "ties up" the banker's money it is not safe as a banking investment. A course of investment that is disastrous to shrewd financiers like some who have come to grief, can have no safety for a bank with a capital of but $50,000 or $100,000.

Insistence upon this principle is justified because the temptation of tied up investments is growing steadily. Farm mortgages, which formerly afforded investment for much of the money of small banks, are becoming comparatively scarce in many of the older sections of the country, and corporation bonds are becoming more and more common as bank investments. The New York banks at the close of 1905 held the largest amount of bonds they have ever held. Thus $1,770,000,000 were invested, including $913,000,000 in railroad and $569,000,000 in municipal bonds. Nearly 17 per cent. of all deposits were then invested in bonds, and probably there is no less invested now. A depositor who is anxious to know something of the strength of his bank can judge fairly well by learning the proportion of its deposits represented by bonds.

Because the small banker must accept none but marketable bonds it is particularly hard for him to make investments. Almost every country banker is asking today: "What can I safely buy? I want good security, but I also want a chance to show a profit on my investment."

That question, in one form or another, comes to the Wall Street bankers from thousands of small bankers every year. During the great bond sales of 1905, when Wall Street sold for Japan more than $150,000,000 worth of its bonds, for the Harriman railroads more than $125,000,000 worth, and for the Pennsylvania more than $100,000,000 worth, the demand from the country banker was one of

reat mainstays of the Wall Street market. vas given the preference every time. If d for $25,000 worth of the Japanese bonds, as likely to get all he asked for, while the banker who bid for $250,000 was given aps $50,000. The large firms that con- to dispose of bond issues like to sell to try banks, because the country banks buy nvestment, while the city banks buy to again at a profit.

ie country banker, therefore, is likely to a prey to the promoter and these under- ers—for the brokers and the men who e a business of bond-selling of course : together. He should buy with the test caution. If the bank is to do ly investing, the president and the cashier ld learn the rudiments of the Wall Street ence," if not also its details. They can- afford to lead the bank blindly into invest- s on the "say-so" of someone else. They learn the Wall Street ways that will open eyes, and then buy only with their eyes .

iere are three cardinal points upon which must centre all their attention in making hases of bonds. These three are security nds, fair income, and a ready market. In lie profit with safety. Outside them lie ble dishonor and almost certain financial

ie first of these, security of the funds in- d, is of course the first aim of the honest er. Banks are practically trustees of funds deposited with them. Bankers realize this cardinal fact cannot go far g. Country bankers handle the funds ople who know little of practical invest- t, and they must invest these funds with sdom far ahead of the wisdom that most eir customers would use. Probably nine of every ten of the failures of country s result from a failure to use ordinary in- gence in selecting the securities bought the bank's "reserve" (emergency) funds. y, alas, are due to the fact that bank offi- will sometimes "load up" the bank with stocks and bonds of companies which themselves are promoting. In other ls, they represent themselves as bankers g a careful, square-dealing business, but are deceiving their customers, violating state or federal charters, and prostitut- the bank to their private gain as pro- ers.

The second requisite of safety is an interest rate that will make the income profitable; but interest on sound investments is almost never high enough to yield anything but a modest return. It is pretty safe to say that there is not a bond or stock east of the Mississippi upon which the buyer can clear much more than 5 per cent. with security. West of this line the rate is slightly higher. If any country banker wants to feel assured of safety, he must exercise the most rigorous care when he buys any securities that yield more than 5 per cent. In New York, the standard of safety required for savings banks practically shuts out all chance of getting more than 4½ per cent. on investments. This standard, of course, is rigorous for a national bank or a trust company.

Discussion of the third requisite, a ready market, will in itself bring out all the essential principles of country bank investment. To the individual investor a quick market is not indispensable. If a man can put his money into a bond that he thinks is good for its interest regularly and for its principal when due, he is satisfied to buy it and often finds no need to sell quickly to get cash. He buys for "investment" in the narrowest sense. The average country investor does not care for listed bonds, either, because he thinks they are too much open to Wall Street influences. He likes bonds that never "move," whose prices he cannot find in the newspapers, but whose interest comes in regularly every few months and whose principal he knows to be secured by good property that is worth a substantial margin more than all the outstanding bonds.

It is quite different with the banker. He is not buying a bond for permanent investment. He is making only a temporary investment. He is never quite sure that he will or can hold it for a year. Therefore he must have bonds that can be readily sold. If the Merchants's Trust Company had followed this axiom, its doors would not have been closed by the state examiner.

A safe purchase is a difficult one to make. Suppose, for instance, that a bank is located in an Ohio village. The village determines to establish a water system. The town treasurer comes to the bank president in some such way as this:

"Mr. Goodcash, we want to sell $25,000 worth of our 4 per cent. thirty year bonds for

the water system. We are calling for bids next Thursday. We ought to get par for them. Why, property is assessed far below valuation in this town, and we haven't a bond outstanding. That ought to be a good proposition for you. Will you make us a bid on them? "

The banker knows what this means. It means that if he refuses he will probably get the board "down on him," and so have the hostility of some of the strongest men in town.

"See here, Mr. Goodcash," says the treasurer, "I understand how you feel, though I don't believe the other bank here feels so. But I'd rather let you in on this than them. I'll tell you what we will do. We won't be using all this money at once. We will deposit it with you, at the legal rate, to be drawn on as we need it; we will make your bank the town depository."

Usually the purchase is made. But, if anything like a panic comes on, or there are any unexpected demands on him during the next year, the banker will be obliged to hawk those town bonds about the state as a peddler, at the doors of larger banks. An extreme case came to light recently, though names have not been published. The president of a foundry company came to the president of a small country bank in the summer of 1902. He had this proposition to make:

"I want to expand our business. I want $150,000, and I will pay 6 per cent. on it. Our payroll is $2,500 per week. We have been paying off in cash, but I think we shall start using checks. If you want to take $150,000 of our bonds at par we will put our accounts with you. The first year, you will have at least $75,000 in current accounts. You need not pay interest on it. We pay 6 per cent. on the loan, and you ought to get about $3,000 a year of profit out of our business. Practically, this means 8 per cent. to you on this $150.000."

The banker knew that the business was perfectly solvent, would pay all its debts, and was clear of mortgage. The paying off of the men meant to him that two hundred employees, earning money, would come to his counter every week. But the bonds would not be worth their weight in lead if he had to sell them quickly. He took the offer, however, and within six months, the employees of the foundry company were depositing an average of $300 a week with him in small accounts.

Then "tight money" came. His depositors began to draw down their accounts. Other banks were hard hit and could not help The bank ran short of cash. For every dollar that came in as deposits, five went out as withdrawals. Yet the bank was perfectly solvent, and the $150,000 of reserve invested in the bonds was perfectly secure, for the foundry business was as solid as a rock. But actual money had to be got. The bank president went imploringly to the foundry president. He was met with a sympathetic but firm refusal to take up the bonds. The company itself was husbanding cash against possible worse conditions. It would pay the interest regularly, and the principal when due, but it would not redeem its bonds before they matured. In the end, these perfectly good bonds were offered for sale at auction. Then only did the foundry company, rather than see its paper depreciated by a sacrifice sale, come to the rescue. Its action barely saved the bank from collapse.

The smaller the bank, the greater danger. Any bank that has more than 10 per cent. of its deposits tied up in securities that cannot be sold quickly and easily is running an unwarranted risk—a risk not justified by the chance of profit. The bank president who allows either city, industrial, or personal pressure to dictate the investment of his surplus in unmarketable bonds is a bank president who is false to his trust.

These are the principles that must control the small banker in investing the bank funds. Only a word is possible about the practical question: What kinds of bonds meet these requirements? In corporation bonds, those listed on the exchanges of New York, Chicago, Boston, Philadelphia, Cincinnati, or St. Louis are by far the most desirable. If the selection is made with fair caution and good advice, the bonds can generally be sold quickly—by telegram, perhaps—and funds rushed forward through the bank's brokers almost instantly to meet the needs of the bank. The country bank that has a New York correspondent, can, it is safe to say, get the money for good sterling bonds of this character almost as quickly as it can communicate with its New York representative.

Except in boom times, farm land or improved real estate mortgages on known property are safe and fairly negotiable, if well drawn.

PERSONAL GUIDE TO LIFE INSURANCE

IAT SORT OF POLICIES TO BUY UNDER GIVEN CONDITIONS, WHAT SORT OF COMPANIES, AND WHAT THEY OUGHT COST—PERSONAL EXPERIENCES OF POLICYHOLDERS, GOOD 'D BAD—WHAT TO DO WITH A BAD POLICY—THE PRESENT 'UATION AND SOME GOOD GENERAL PRINCIPLES TO FOLLOW

LTHOUGH every second white man in the continental United States has life insurance in some form, very few . clearly understand their policies. A insurance policy was a thing taken for ıted by most of us till a year ago. It was od thing to have, of course; and with this ʼiction the thought of the average man ped. He had bought the kind of policy the life insurance agent had most strongly mmended, and it is doubtful whether he even read it carefully. Although it is an ɔrtant contract, he had not consulted a ʼer about it nor any other man of know- e. He had simply been persuaded to it. He took it for granted that it was ·ight.

he best result of the insurance investiga- and of the discussion that it has pro- ɜd is the awakening of the public to its ignorance of the whole subject. Life in- nce is a good thing—for prudent men who ɜ persons dependent on them it is a nec- ry thing. But there are as great differences veen policies as there are between houses ıny other kind of property; and this ɜtion now confronts the multitude of ɜyholders: Is my policy the best for my ɔose? And men who buy life insurance after will try to understand just what ʼ are buying.

et, this is information that is hard to The agent has, as a rule, hitherto offered advised the purchase of those policies yielded him the largest commission rather than those that gave the greatest amount of protection for the money paid. The literature of the subject has nearly all been written and published by the insurance companies themselves. It has been difficult for a man to find out from any unbiased source of information what kind of policy would fit his case best, which is the best company for him to buy a policy from, or how much it ought to cost.

In this state of general ignorance it is not surprising that the revelations of mismanagement by the great New York companies caused a panic among many policyholders. Many permitted their policies to lapse. Many more surrendered their policies and took the cash surrender value for them—in most cases very foolishly. Almost all such transactions were unwise, for these very companies whose mismanagement has been so scandalous are all solvent. Their solvency has not for a moment been questioned. In fact, their policies are likely to be worth more in the near future than they were in the recent past, because these abuses will now certainly not be immediately repeated. They will pay larger dividends and they will have larger funds to pay dividends from because of lapses and surrenders, and also because these funds will be better managed.

Moreover, these big companies had so filled the public mind by their noisy activity to "break all records" that a large part of the public had forgotten that there are many other life insurance companies in the country—

companies that have all the while been conservatively managed and that sell safe insurance for very much lower rates than the rates charged for the investment policies in the big companies whose agents thrust these high-priced policies on the public with such vigor and success.

For these reasons it has seemed to THE WORLD'S WORK that it would do a good public service by giving a large part of this month's magazine to a simple and straightforward explanation of life insurance. The articles that follow are meant to be a plain guide both to those who have policies and to those who wish or ought to buy policies.

The main general conclusions reached after this pretty thorough study of the whole subject and of the insurance situation are these:

Every man who has any person in any way dependent on his earnings ought, as one of the first duties of his life, to carry life insurance. The amount and the form (that is, whether "fraternal" insurance or what kind of policy) differs with all the differences in age and financial condition and particular purposes in view.

Every such man ought to insure his life as soon as he can, because the younger he is, the cheaper he can buy insurance.

Many men whose incomes are small will find the cheapest insurance, in limited amounts, in some of the "fraternal" organizations. But it is necessary to be careful in selecting the organization. Some are well-managed, and some are not. Well-managed organizations of this kind are safe so long as they are active in taking in new and young members.

But every man who can afford it ought to have insurance also in some well-managed life insurance company. Before deciding in which company to insure, he ought to compare the policies of the same kind offered by several companies; and he ought to find out what he can about the management of them all. Above all he should understand every clause in such a contract before he signs it, and know exactly what he is buying.

As a rule, straight life insurance policies are the best—either term insurance or level premium. Such a policy can yield nothing to the insured. He has "to die to win." But the purpose of insurance is to benefit some dependent person after the insured is dead; and for a given sum, to be paid regularly, a far greater benefit can be bought in a straight life policy than in any other form.

The one argument in favor of investment insurance is, that a man will not save his money and invest it if he does not buy a policy which tends to force him to do so. On the other hand, many a man who buys such a policy, in order to force himself to save, either sells the policy at some time of financial stress or at least borrows money on it. Then he defeats the very purpose of it. To pay money to an insurance company as an investment and then to borrow a part of it back at a higher rate of interest than the company pays —this surely is not thrifty.

If a man wishes to buy an income for himself during his old age, he need not combine that transaction with life insurance. A good trust company will do him this service. He can make an agreement with the trust company to deposit a definite sum at regular intervals, in consideration of which the company will pay him a fixed endowment sum after a specified time. The sum consists of his payments plus the compound interest. He can withdraw this as he pleases—all in one sum, or in any amount as he needs it.

Or, better yet, if he is a good business man, he can make safe investments that will pay him better than either trust companies or insurance companies.

The one great beneficial result of the insurance scandals has been to make it clear to the public *that insurance and investment are two different things, and that an insurance company is not the best kind of investment company*—except, perhaps, for those persons who cannot even save money except under the force of a policy.

Before you buy a policy, understand it thoroughly. Get information about as many kinds of policies as possible and about the same kinds of policies issued by different companies. Consult your lawyer or some other person who knows the subject. Do not buy a policy so costly that it will keep your nose constantly on the grindstone to pay for it; for, if you have to borrow money on a policy, or to sell it, or to let it lapse, you make a losing bargain. Insure—that is one of the first duties of a prudent man; but insure within your income. Save money also, and invest it the best you can. But do not assume that you must combine your investments with your insurance.

THE INSURANCE REVOLUTION

THE FAR-REACHING AND WHOLESOME RECOMMENDATIONS OF THE ARMSTRONG COMMITTEE—A WELL-WORKED-OUT PLAN TO CHANGE THE WHOLE LIFE INSURANCE SYSTEM AND PUT IT ON A SOUND BASIS

IN condensed form the main recommendations in the Armstrong Investigating Committee's report are the following:

(1) Investments in stocks of banks and trust companies, in the common stock of any corporation, in syndicate participations, and in speculative bonds forbidden.

(2) No political contributions or lobby expenditures.

(3) Full publicity regarding salaries and expenses.

(4) New business of the "big three" companies restricted to $150,000,000 a year apiece and the business of other companies limited.

(5) Agents' commissions to be based on the amount of the policy and not on the amount of the premium.

(6) Only four kinds of standard policies to be permitted—term, straight life, limited payment and endowment.

(7) Investment policies to be discouraged and deferred dividends forbidden.

(8) All dividends on participating policies to be apportioned annually.

(9) No company to be permitted to sell both participating and non-participating policies.

(10) The present trustees of mutual companies to go. New ones to be elected under a system whereby the policyholders really elect.

For four months the special committee appointed by the New York Legislature investigated the conduct of life insurance companies in New York. It then spent two months digesting and summarizing the facts which it had gathered, and drawing conclusions from them, which were reported in a book of 319 pages to the Legislature. The main part of the work was done by Mr. Charles E. Hughes, the chief counsel of the committee. He was assisted by his associates, Mr. James McKeen and Mr. Matthew C. Fleming, and was greatly aided in technical matters by Mr. M. M. Dawson, the well-known actuary. The members of the legislative committee were Senators Armstrong, Tully and Ricrdan and Assemblymen Rogers, Cox, Wemple, Prentice, and McKeown. Although the committee has no power over the life insurance business in states other than New York, its recommendations if put into law will regulate the great life insurance companies of New York City, which have outstanding half of the life insurance protection sold by all the old-line companies throughout the country. These companies were the originators, and are now the chief exponents, of the system of deferred dividend policies, and combination life and endowment policies, both of which combine investment, or speculative features, with life insurance protection. Moreover, any changes in the New York insurance law will apply to all other life insurance companies doing business in the state. Accordingly, to whatever extent the recommendations of the Armstrong committee become law they will remodel the whole insurance system of the country.

The greatest results of the committee's work will be not in the provisions the committee has recommended for prohibiting future campaign contributions and lobby funds, but in the whole new plan of insurance which it has outlined. This will eliminate the huge irresponsible surplus of the companies. It will make it to the interest of the agent to sell straight life insurance policies instead of investment policies, thereby reversing the practice of the past. It will destroy the Wall Street control of life insurance assets.

The recommendations of the committee are in two classes: those providing penalties for the wrong-doing of officials, and those reconstructing the insurance system by prohibiting the issue of deferred dividend policies, making life insurance non-forfeitable and irrevocable, compelling full publicity and an annual accounting by the companies, and requiring the public registry of all policyholders, and the election of the managing officers of the companies by the policyholders themselves. It is recommended that the trustees of the two

great mutual companies, the Mutual and the New York Life, be all legislated out of office, and the new election held, not this spring as usual, but next November, and under the supervision of the state department. In the case of the Equitable, which is a semi-mutual company, containing in its charter the provision that all profits belong to the policyholders, except 7 per cent. dividends on the $100,000 capital stock, the committee recommended that the policyholders shall have a direct vote for the trustees. This, if carried out, will eliminate the stock control, because the policyholders voting as the owners of assets of more than $400,000,000 would overwhelmingly outvote the stockholders, with their investment of $100,000. The 502 shares of Equitable stock for which Mr. Thomas F. Ryan paid $2,500,000 would under this arrangement have simply the value of a $50,200 gilt-edged investment on a 7 per cent. basis.

EXPENSES MUST BE REDUCED

The policyholders will be great financial gainers by the proposed restriction to be placed on the cost of management. The enormous commissions to agents for new business must cease. Deferred dividends and an irresponsible surplus will be abolished. Henceforth all new business is to be kept in a separate account for five years, whereupon it becomes old business. No commissions on renewals are allowed which extend beyond five years. No bonuses, rewards, or prizes to agents are permitted, and there will be no mixed system of payments to agents: they must receive all salary or all commissions. Whether salary or commissions, the account must be kept separately, and charged to the new business. The expense loading and the saving through the companies' having to pay fewer death losses than they figure on for the first five years must pay all the expenses for getting the new business. This will prohibit the payments of exorbitant commissions, as the committee recommended that it be made a crime to pay any larger sums to agents than the new business itself provides. It will also put a stop at once to the annual diversion of eight or ten million dollars of the old policyholders' money, to what former President McCurdy of the Mutual Life termed "the missionary and philanthropic work of extending the benefits of life insurance."

Still further to lower the excessive competitive cost of business, the committee provides that the three big New York companies shall not issue more than $150,000,000 of new business a year. This about equals their present annual loss through deaths, maturities, expirations, and lapses. This means that these companies shall grow no bigger. To restrict the smaller companies from expensive competition there is a percentage scale of limitation upon their business. The committee says that it hopes to see the day when men can go to a branch office and be insured without paying any agent's commission. But as it considers it too radical a change to abolish the whole agency system by law, it offers reforms leading to a gradual abolition of agent's high commissions by destroying the inducement for paying them. Restricting the amount of insurance which any company can issue in any one year will necessarily result in a great reduction of the agency force, and gradually tend to the substitution of direct insurance for solicitation.

INVESTMENT POLICIES DISCOURAGED

The abolition of combination investment policies is another tendency. Instead of an agent's hereafter receiving a much larger commission for selling a combination investment policy than for selling a straight life policy, all commissions are to be uniform, and based solely on the amount of life insurance protection the policyholder buys. By this new system the agent who sells a $15 term policy will get as high a commission as if he sold a $50 endowment policy. If the prospective policyholder can afford to pay a $50 premium, it will therefore be to the interest of the agent to sell him a $3,000 pure life policy rather than a $1,000 investment policy. The payments by the insured will be approximately the same in each case. The agent's interest will be to sell the purer and cheaper article.

POLICIES CONFINED TO FOUR FORMS

All policy forms are to be standardized and classified. Instead of hundreds of forms of policies, there are to be four: term, straight life, limited payment, and endowment. The same forms must be used by all companies, so that a comparison of premium rates will enable the policyholders to determine what companies sell life insurance cheapest. This,

ıe restrictions on commissions, will ly and effectively wipe out the com- ı of investment and life insurance ion. The alluring deceptions of gold ɔlicies will be abolished.

·eport further provides that policies be ıble and non-forfeitable. Should a ɔlder for any reason discontinue his n payments, all the excess charges ıe has paid, above the actual cost of insurance protection which he has ı, are to become automatically con- into extended life insurance. Of he will not get as much life insurance ion as if he had continued his pay- but to the extent that he has paid he eive credit on the books of the com- This credit will amount to at least four- his contributions.

sale of participating and non-parti- ; policies by the same company is pro- All companies which are either or semi-mutual, such as the Equi- it is recommended—must henceforth ıly participating policies. They must y credit to every policyholder all the charges in their premiums, levied to for contingencies that did not arise. licyholders will be divided into two those who have been insured less ·e years, and those who have been in- ıore than five years. The savings from charges on each class of policy are to puted separately, and annually cred- the policyholders according to their Since new policyholders must hence- ay for their own medical examinations their insurance, their dividends will not ımount to much. But the dividends of policyholders will be correspondingly The recommendation that the com- ɔe obliged to keep the cost of manage- nd taxes within the amount appor- from each policy for this purpose, will the diversion of other funds to paying gant expenses. If this provision had y been in force, it would almost have the 1904 dividends to the policy- of the Mutual Life of New York.

EFERRED DIVIDENDS ABOLISHED

·ep·rt recommends that deferred div- be prohibited. Deferred dividend already issued are not canceled, but ɔvided that an annual accounting shall be made to holders of deferred dividend pol- ıcies. Instead of holding deferred dividends as an irresponsible surplus fund, the amount of each annual dividend must be set apart annually for their payment at the end of the dividend period. The fund so set apart must be regarded as a liability to the policyholders instead of as a surplus to be speculated with.

Non-participating policies may be sold by stock life insurance companies which do not hold themselves out as semi-mutual companies. The policyholder may either take a participating policy in such a company by which the amount of his premium payments and the face of the policy are both definitely fixed, or he may insure in a mutual or semi-mutual company in which his policy must provide that all the excess charges are to be credited to him. This credit may take the form of either a reduction on the premium payments, or it may be credited on the premium payments for additional insurance. The result is that the excess charges will go to reducing the cost of life insurance protection instead of to agents' commissions, expenses of management, and financial promotions and syndicates.

A CLEAR SWEEP OF OFFICERS

In order to insure that these reforms are honestly and effectively carried out by the companies, the report provides for the ousting of the present management and for an entirely new system of electing the trustees. The most valuable features of the organization of the fraternal societies have been adapted to attain this result. Indeed, should all these recommendations become law, the mutual companies that comply with them will have adopted what is most valuable in the fraternal societies beside retaining stability and solvency. Instead of the great companies' being mutual in name only, instead of the trustees being a self perpetuated body re-elected by perpetual proxies collected by the agents at the cost of the policyholders, they are to be freed from Wall Street control unless the present bankers, brokers, and railroad men on the boards of trustees openly and frankly secure a majority vote of the policyholders for their continuance in power. This is not likely.

POLICYHOLDERS GIVEN CONTROL

It is recommended that existing proxies be

made void. This would nullify the proxies which have been collected. A new start is advised, and that the spring elections be postponed until November. Each company must make up a full list of all policyholders insured to the amount of $1,000 or more; and this list with the names and addresses must be filed with the state insurance department five months before the election. This list is to be public, the committee recommends, and must permit of the organization of policyholders by cities, counties, and states and also of the same co-operation between groups of policyholders as now exists in the fraternal societies. Four months before the election day the board of trustees may file with the state insurance department their nominations for their successors. Within a month thereafter any hundred policyholders may file an opposition ticket. Each mutual company must then print on one ticket the names of all candidates whose nominations have been filed, and this printed ticket is to be sent by mail to every policyholder. The policyholders may vote in person or by mail or by proxy. Every proxy, however, must be dated within two months of the election and after the policyholders have received the names for candidates. Proxies may be voted only for the candidates who have been publicly nominated. and provision is made to prevent the nomination of dummies and the snap substitution of other trustees. The first election of the New York mutual companies is to be held under the supervision of the state insurance department.

INVESTMENTS RESTRICTED

The recommended restriction of the investment of the assets will also tend to prevent Wall Street control by making it unprofitable. This is a return to the old insurance law of New York. At present a great part of the assets are invested in stocks of banks and trust companies, in the common stocks of other corporations, in syndicate participations, and in speculative bonds. The power to invest has been of great value to the individual trustees, for it enabled them to enhance the selling price of securities in which they were individually interested. In many cases the trustees, through banking firms, sold to their own insurance companies securities which they themselves manufactured and put upon the market. The net return of many of these investments has been only 2 or 2½ per cent. since the cream of the profits had already been skimmed off before they came into the company's treasury. All this is to be done away with. None of these companies, if the committee's recommendations become law, may henceforth own any stock of any nature whatsoever, or lend money upon it, and they may not invest in any bonds which are secured by stock collateral, since those bonds are nothing but a form of stock. All stock and bonds of this nature now owned must gradually be disposed of, the sales to be complete within five years. They also may not own any real estate except what is actually used or which is acquired under foreclosure. Real estate acquired by foreclosure must be promptly sold.

These are, in effect, the restrictions that apply to savings banks. They will result in lopping off all the investments which bring in a return of less than the reserve requirements. The assets will henceforth show a higher rate of interest, which in all mutual companies will have to redound to the benefit of the participating policyholders. Since the bankers, promoters, and syndicators can make no speculative profits by filling life insurance treasuries with conservative real estate mortgages, national, state, city, and town bonds and first railroad mortgages, their great source of past profit will be cut off. All subsidiary banks and trust companies will also be cut off. Every purchase of securities of any kind, and every loan, must be made public, together with the price paid and the name of the seller and the broker making the sale.

PUBLICITY

Full publicity is provided regarding the salaries of the officers and all the expenses of management. No attempt has been made by the committee to fix specific salaries, but the total of all salaries is restricted to the expense loading of premiums. To overrun this expense loading is made a crime.

This report marks the new era of life insurance. Every credit for it is due to the members of the committee who unanimously endorsed the able summary of facts and the wholesome recommendations prepared by the counsel. But back of it all is, and has been, public opinion, the educated, intelligent sentiment of the community.

HON. GROVER CLEVELAND JUDGE MORGAN J. O'BRIEN MR. GEORGE WESTINGHOUSE

Photograph from The Globe, N. Y

THE THREE MEN WHO ARE TRUSTEES OF MR. RYAN'S STOCK IN THE EQUITABLE

CHANGES IN THE "BIG THREE" COMPANIES

THE MEN WHO MUST BRING REFORM IN THE EQUITABLE, THE MUTUAL AND THE NEW YORK LIFE INSURANCE COMPANIES—WHO THE NEW OFFICERS AND FINANCIAL MANAGERS OF THESE COMPANIES ARE—THEIR HOUSE-CLEANING COMMITTEES

BY

Q. P.

OPPORTUNITY never opened a wider door than to the present masters of the "Big Three" life insurance companies, the Equitable, the Mutual, and the New York Life. It is for them to make such reforms as will restore public confidence in the great corporations of whose affairs they are trustees. It is not in the power of the policyholders or even the law to do this. The policyholders of the Equitable have—as policyholders—no vote in its affairs, because the Equitable is a stock company, and one man owns the majority of the stock, in spite of the trustee arrangement under which it is now held. The policyholders of the Mutual and the New York Life have the power to vote for the trustees, but to change the majority of the board would take several years, as only a fraction of the trustees retire annually.

This situation places full responsibility upon the new masters of these companies, and every one of the three companies has changed its masters as a result of the public investigation of its affairs and the exposure of the derelictions of the men formerly highest in its organization. The law cannot change insurance contracts already in existence; it can merely provide what future policies shall be. For justice, the present policyholders must thus rely upon the present management, upon its honesty, its efficiency, and the consciences of the individuals who compose it. The management of each company can do more than either legislation or the courts, because its members are free to make what reforms they will, whereas the New York legislature at most can only adopt general amendments to the present system, and can provide by law

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MR. GAGE E. TARBELL

Second Vice-President of the Equitable, an "insurance man" as distinguished from the financiers of the company. He built up and directs the army of agents

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MR. THOMAS F. RYAN

Owner of a controlling interest in the Equitable

neither honesty nor intelligence to the men now in control.

Human nature has not changed within the past year either in life insurance or in any other field of activity. What has changed is the public. Their ignorance has changed to knowledge; their quiescence has changed to indignation. This change of the public has had its influence on the boards of trustees. The two mutual companies have appointed house-cleaning committees which have diligently labored to do what their name implies. The Mutual's house-cleaning committee made a good beginning in ousting the McCurdy family who had fattened upon the company's treasury. The New York Life's house-cleaning committee has also made a good beginning in exposing and denouncing the former Hamilton "boodle fund," and in directing that suit should be brought to compel the repayment of $1,347,382 from former President McCall, Mr. Andrew Hamilton, and Mr. George W. Perkins. This is a good beginning of rehabilitation after the evils of the past, but the work of these committees will not be complete unless they go further and overthrow the whole system of Wall Street control of life insurance assets.

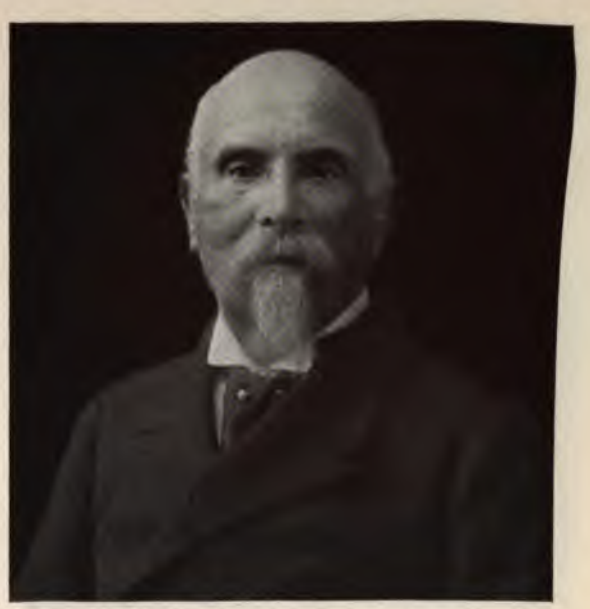
Life insurance is a technical business requiring great mathematical knowledge and accurate actuarial information. It requires as special a training as running a railroad requires, or the making of iron and steel or cotton goods, or running a farm or practicing law or medicine. The public have noted that only those life insurance companies became corrupt where the management was in the hands of financiers instead of life insurance men. The many life insurance companies of the United States whose executive officers are life insurance men, and not bankers, or promoters, or makers of syndicates, have at least been free from the exploitation of their assets through subsidiary banks and trust companies, and through participation in syndicates. Not one except these big companies has been an annex to a Wall Street banking house.

Trustees Fowler, Paine, Ream, Steele, and Mackay, who are house-cleaning the New York Life, and the trustees of the Truesdale house-cleaning committee of the Mutual, must go much further than simply to provide stricter methods of bookkeeping and fuller vouchers. The whole structure of these com-

es must be changed. Instead of the life rance department's being subordinate to inancial department, and the expert life rance men forced to push such forms of ies as bring in the largest volume of ponsible assets, life insurance men must ut in charge, and the financial side must ninimized to the simple conservation of assets and their safe and profitable in- ment. That is what is done in smaller panies to which no scandal has attached. ust be done in the biggest companies, or will be a recurrence of wrongdoing, in the same shape, but in the more erous form of the use of assets of life rance companies to bring about the cen- zation of the great public service corpo- ns in the hands of the men who have power to use these assets. This is what done in New Jersey, where the Public ice Corporation was founded on the s of the Prudential Life Insurance pany. The same thing will be done in York unless the control of the assets hese companies is taken out of Wall t.

THE NEW PRESIDENTS

cept on the theory that a successful ex- ive in one great department of work will efore be a successful executive in any r great department, to make Mr. Paul on, a trained railroad man, president of Equitable Life Assurance Society is as in- ruous as it would be to make Vice-presi- Gage E. Tarbell, the insurance expert of Equitable, the president of the Pennsylva- Railroad. To make Mr. Charles A. Pea- , a trained and experienced Wall Street er, the executive head of the Mutual, is as ting as it would be to put him at the head e medical staff of a great hospital. To e Mr. Alexander E. Orr, a warehouseman merchant, president of the New York is even more out of place than to make president of the Steel Trust. What d be thought of the directors of the Steel t if they were to select Mr. Emory lintock, the veteran actuary of the Mut- ife Insurance Company, to take the place esident Corey; or should Mr. John Wana- er invite Mr. Thomas A. Buckner, the ex- insurance man of the New York Life, ecome the executive head of the great amaker stores?



MR. T. JEFFERSON COOLIDGE

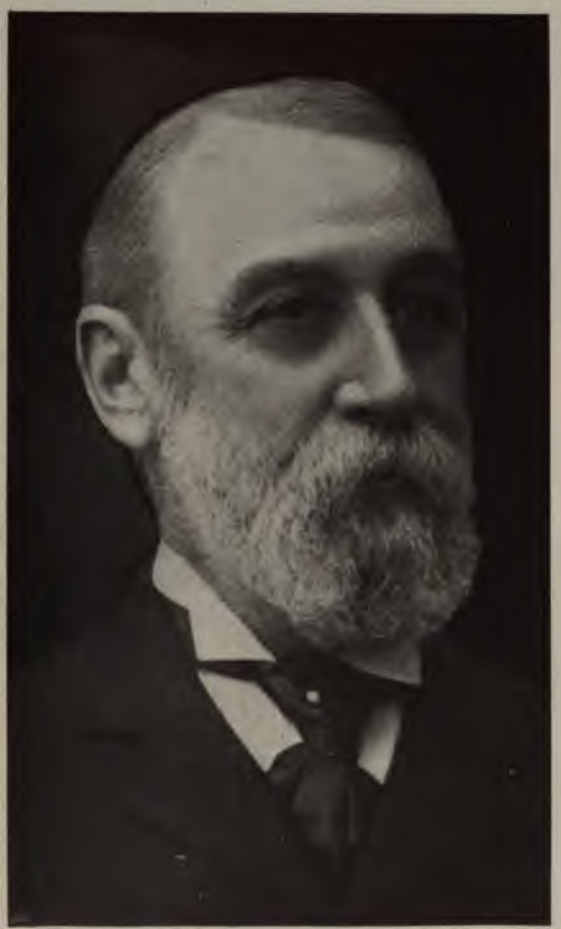
Every life insurance company has its business divided into two great departments, the insurance and the financial. In the great majority of the companies, the financial de-

Photographed by Perkinson, N. Y.

MR. LEVI P. MORTON

Two distinguished directors of the Equitable who did not direct

partment is subordinate to the insurance department. In these three big companies the insurance department has been subsidiary. It is the insurance department that advises the forms of policies, fixes the premium rates, makes the actuarial calculations, organizes the agency force and brings in the money. The only legitimate function of the financial



MR. E. B. THOMAS
President of the Lehigh Valley Railroad and Fourth Vice-Presiden and Director of the United States Mortgage and Trust Company

Photographed by Brown Bros.

MR. H. R. WINTHROP
Treasurer of the Equitable and Director in many Banks and Trust Companies

FOUR MEMBERS OF THE NEW

MESSRS. KRECH, WINTHROP AND SNYDER WERE MEMBERS OF THE OLD FINANCE COMMITTEE, MR. THOMAS

department is safely to invest the reserve assets. In these three great companies pressure has always been put upon the insurance department to bring in more assets. Since term insurance requires little reserve it was not favored. Since non-participating level premium policies required cross bookkeeping entries of reserve liabilities, that also was discouraged. Since deferred dividend and investment policies brought in more assets and provided an irresponsible fund, they were pushed. The pressure upon the insurance department resulted in huge commissions to agents who sold deferred dividends and investment policies. Since it is difficult to sell a man something for more than it is worth, the process of deceiving the public was expensive, and the cost fell upon the policyholders. Thus the present extravagant agency system grew out of a desire of the managers of these three big companies to accumulate great assets, which now amount to more than a billion and a quarter of dollars. The same policy forced the diminution of dividends, because if all the overcharges were either returned or credited to the policyholders, there would be no irresponsible fund available for syndicates, flotations of securities, and promotions. If all the assets were required to earn 3½ or 4 per cent. net, it would not be

sible to carry these assets in the form of stocks of subsidiary banks and trust ıpanies which did not pay over 2 or 2½ cent. on their purchase price.

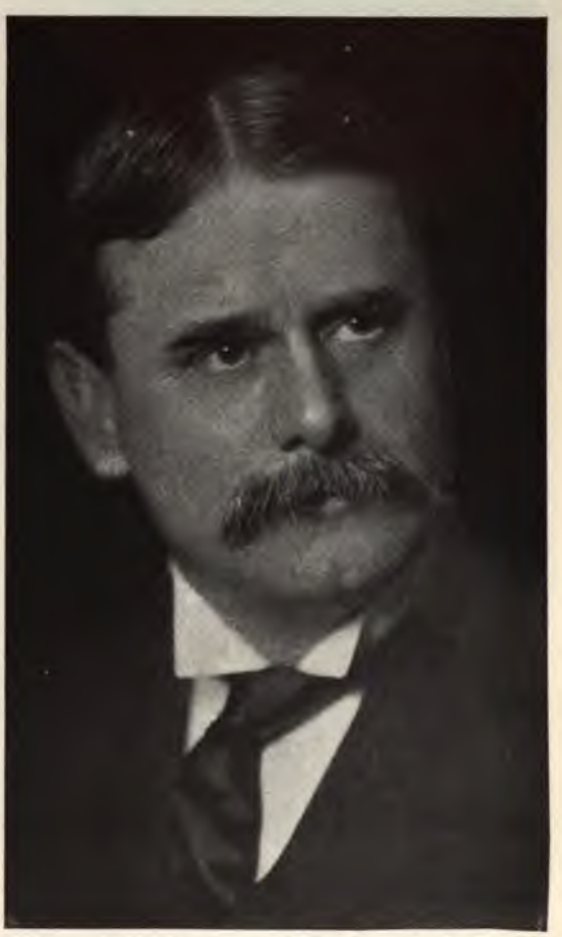
THE SURPRISE OF THE DUMMIES

What the real system of management the trustees themselves did not know. every one of these three boards there were nall minority who were on the inside, and personally profited by their relations to company. The other trustees regarded ir positions as of dignity and honor but hout responsibility or labor. They would

Photograph from The Globe, N. Y.

MR. ALVIN W. KRECH

ent and Trustee of the Equitable Trust Company, one of the subsidiary companies of the Equitable



MR. V. P. SNYDER

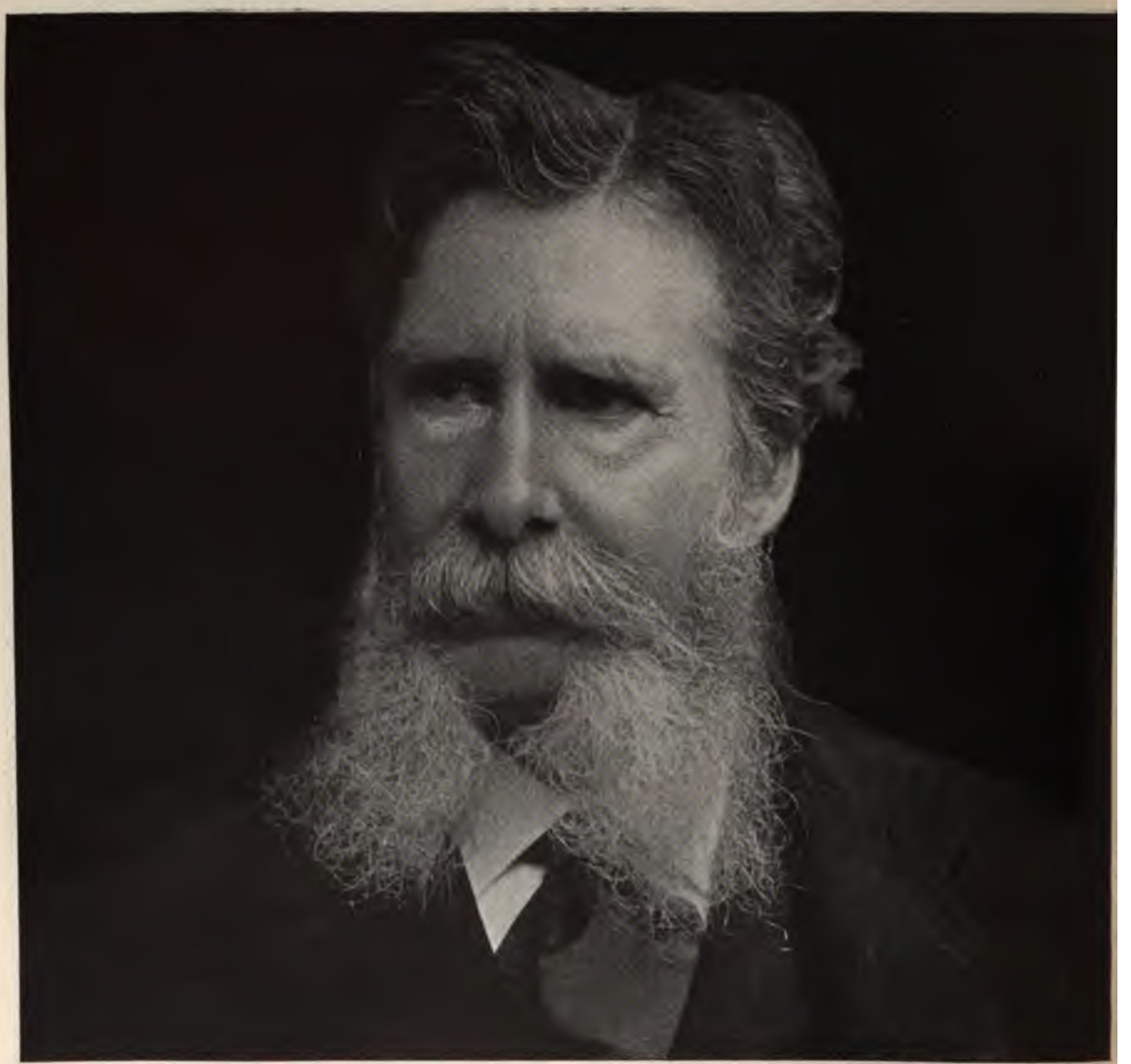
President of the National Bank of Commerce and Director in the Equitable and the Mercantile Trust Companies

ITABLE FINANCE COMMITTEE

A DIRECTOR IN THE UNITED STATES MORTGAGE AND TRUST CO., A SUBSIDIARY COMPANY TO THE MUTUAL

t once a month and go through the form pproving whatever the finance committee the executive officials submitted to them. re was seldom any discussion or debate. sessions were short and perfunctory. It oubtful whether the majority of the trus- knew what was going on any more than policyholders did. Vacancies in the boards seldom occurred, and the same trustees had gone on year after year in serene ignorance of the facts and of their negligence of their duty to examine into them. Twenty twenty-five, or thirty years was no uncommon length of service. The atmosphere was of self-complacence and of self-approval. Every year the balance sheet showed more assets and an increased surplus, more policyholders and greater prosperity.

The awakening by the public exposures surprised no one more than such trustees as Justice Rufus W. Peckham of the Supreme Court of the United States, Mr. Elbridge T. Gerry, the well-known New York philanthropist, Mr. Effingham B. Morris, Sir



Photographed by Gessford, N.Y.

MR. ALEXANDER E. ORR

THE NEW PRESIDENT OF THE NEW YORK LIFE. A SUCCESSFUL MAN WHO HAS HAD NO EXPERIENCE IN INSURANCE WORK

William C. Van Horne, Mr. Robert T. Lincoln, the venerable Mr. T. Jefferson Coolidge of Boston, Mr. Levi P. Morton, formerly Vice-President of the United States, Mr. John A. Stewart, and other notable men whose reputations in the community have always been the highest. It was through the names of these men and others of their kind on the directorates that the public were lured to the belief that the companies whose affairs these distinguished men were supposed to supervise, could not be otherwise than honestly and economically administered.

The awakening brought to light the fact that these men were only dummies, and that the real management was in every company in the hands of a small clique of which the president was the head. In the Equitable, Henry B. Hyde and a few of his intimates were the whole company, and when he died, half a dozen men succeeded to the real management. The financial department fell into the hands of Mr. William H. McIntyre, Mr. George H. Squire, Mr. Thomas D. Jordan, Mr. Alvin W. Krech, and Mr. Louis Fitzgerald. President Alexander participated in the syn-

tes which these men managed, and, later, James Hazen Hyde took his share, but old, hardly half a dozen of the fifty odd tors were on the inside. Such directors ere bankers, like M . Jacob H. Schiff, or railroad men or high financiers like Mr. I. Harriman, Mr. George J. Gould, Mr. ust Belmont, and Mr. A. J. Cassatt, d their directorates of value in the sale distribution of their securities, but in- l of being members of the inside ring, paid commissions and syndicate profits he officers on the transactions of their panies with the Equitable.

the New York Life and the Mutual there a similar arrangement. In the Mutual e was inside the finance committee an r sub-committee of three men, Mr. George aker, Mr. Augustus D. Juilliard, and Mr. rge G. Haven, who with President urdy had the real control and manage- t of the assets. Of course the treasurer in with them, and they had their friends banking houses who shared in their pros- ty, but out of the thirty-six Mutual trus- four or five were the innermost ring, half zen others who had banking houses were outside ring, and the other two dozen tees assumed that everything was satis- ory and once a month unanimously ratified whatever the sub-committees submitted to them.

In the New York Life the financial management was narrowed down still more to two men, President McCall and Vice-President George W. Perkins. There was a finance committee, of which Mr. Perkins was the chairman, some of whose members occasionally participated in syndicates. But even its minutes and hidden records showed only part of the financial transactions. Mr. Perkins himself testified that many important matters he himself looked after, directing the assistant treasurer what entries to make, and carrying the real facts in his head or on personal memoranda which did not appear in the company's books in any shape. The New York Life trustees, like the trustees in the Mutual and the Equitable were, a majority of them, estimable, honest gentlemen, who owed their places on the board to the courtesy of the president, and who never thought of questioning the advisability of any transaction which was submitted to them, or of making any inquiry of their own.

Entirely apart from this financial management were the insurance affairs. These were in a separate department, with a vice-president at their head. In the Equitable, the vice-president in charge of them was Mr.

CLARENCE H. MACKAY
stee of the Equitable Trust any—President of the Postal graph Cable Company—or of the United States tgage and Trust Company

MR. HIRAM R. STEELE
A New York lawyer of considerable reputation as an able man and not involved in so many enterprises as his colleagues

MR. NORMAN B. REAM
Trustee of the Metropolitan Trust Company of New York—Director of the Guarantee Trust Company of New York

Photo by Pach Bros.
CHAIRMAN THOS. P. FOWLER
President of the New York, Ontario and Western Railway—Director of the Metropolitan Securities Company—Director of the Santa Fe Railway

THE HOUSE-CLEANING COMMITTEE OF THE NEW YORK LIFE WHO HAVE RECOMMENDED THAT SUIT BE BROUGHT AGAINST FORMER PRESIDENT McCALL (WHO HAS SINCE DIED) AND TRUSTEES GEORGE W. PERKINS, AND ANDREW HAMILTON FOR THE RESTITUTION OF FUNDS DIVERTED TO ALLEGED ILLEGAL OBJECTS

MR. GEORGE W. PERKINS

Former Vice-President of the New York Life. A member of the finance committee, and of the firm of J. P. Morgan & Company

Gage E. Tarbell, in the New York Life, Mr. Thomas A. Buckner and in the Mutual, Mr. Emory McClintock. These three men are insurance experts whose lives have been spent not in finance but in insurance. Mr. Tarbell and Mr. Buckner began as soliciting agents, and Mr. McClintock is by profession an actuary. Vice-president Granniss was the nominal head in the Mutual of the insurance department, but Mr. McClintock was the technical man, and since President McCurdy stepped out, Mr. McClintock has received the title of vice-president.

So far the changes in management have resulted in no changes whatsoever in the insurance departments of the companies. The men who have been running that side of the business for years, continue to run it in the same way as before. The same forms of policies are sold, the same premiums are charged, and the same commissions are paid. What changes there have been in the past year have been to raise some of the premium rates slightly, especially those on non-participating policies, in order to try to force the public to continue buying deferred dividend policies premiums on which have not been increased. There have also been additional inducements offered to the agents in order to try to hold them. The result of increased public knowledge was a great falling off in the demand for deferred dividend and other investment policies, which paid the highest commission to agents, and efforts have been made by offering additional allowances, or credits, to hold the agency force together, in the belief that public agitation would die out, and that with a cessation of public interest, the agents could resume selling the more expensive policies. That is, so far as there have been any changes in the insurance department up to date they have not been to the advantage of the old policyholders. It is the duty of the insurance men to heed the demands of an enlightened public, and make their campaign for new business more candid and informing.

CHANGES IN THE FINANCIAL DEPARTMENTS

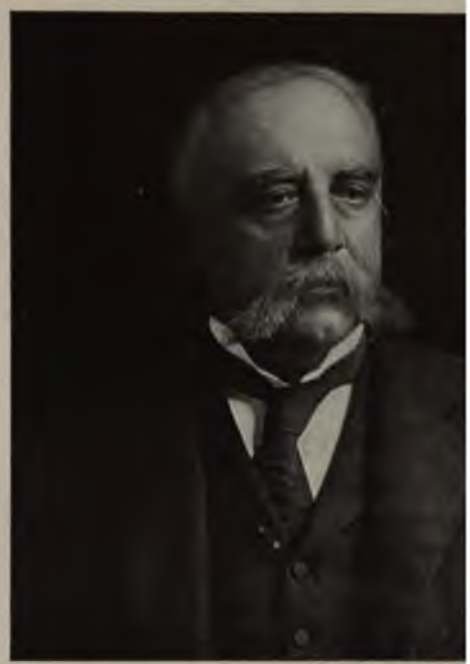
In the financial departments there have been radical changes. The whole old inside ring of the Equitable has been swept away, and no other inside ring has taken its place. The Equitable is now a one-man company more than it ever was before. Mr. Thomas F. Ryan, who owns the Consolidated Gas

CHANGES IN THE "BIG THREE" COMPANIES

Photographed by Gessford, N. Y.

MR. JOHN CLAFLIN

Director of eight Insurance Companies, a great dry goods company, one bank, and three Trust Companies. Before the investigation a member of the New York Life's finance committee and now chairman



Photographed by G

MR. WOODBURY LANGDON

One of the members of the New York Life's finance c

Photograph from The Globe, N. Y.

MR. THOS. A. BUCKNER

The "insurance man" of the New York Life

Photographed by Be

MR. EDMUND D. RANDOLPH

Treasurer of the New York Life, Director of the Manh

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MR. JAMES B. DILL

Attorney for the house-cleaning committee of the Mutual Life Insurance Company

Photo by W. Damry

MR. PAUL D. CRAVATH

Who has been Mr. Ryan's personal attorney and is now the attorney for the Equitable

Photo by Gessford

MR. WM. H. HORNBLOWER

Attorney for the New York Life Insurance, Company

Photo by Gessford

MR. JULIAN T. DAVIES

Attorney for the Mutual Life Insurance Co., working with President Peabody

THE LAWYERS WHO ARE LOOKING OUT FOR THE INTERESTS OF THREE BIG INSURANCE COMPANIES

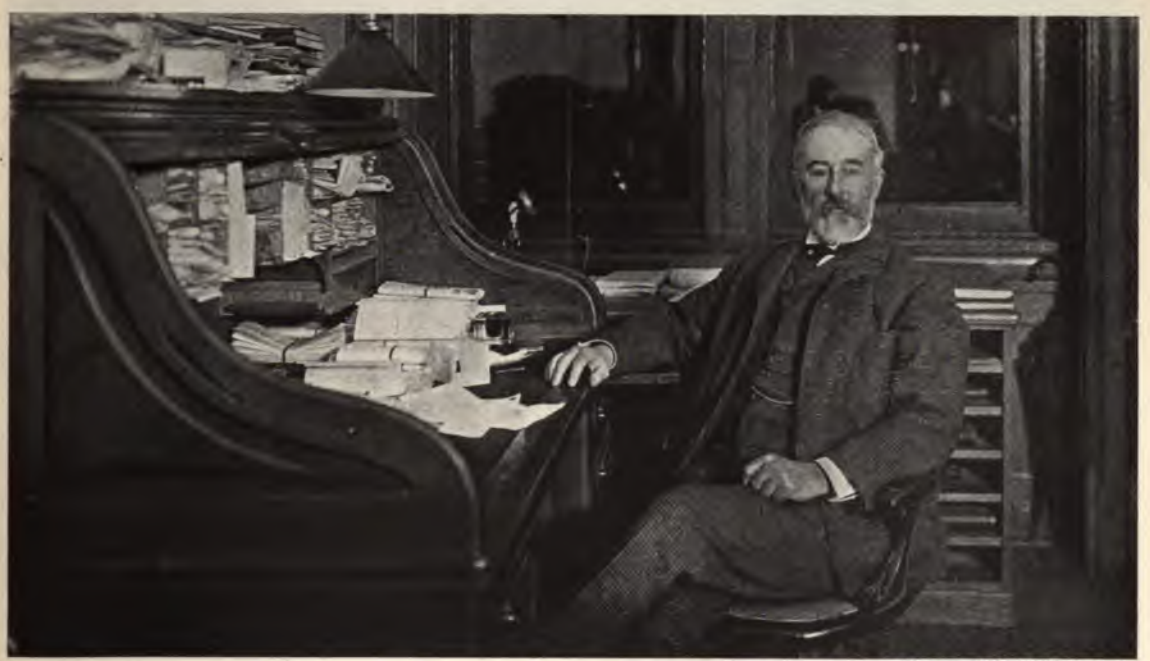
Company, which controls light and power in New York City, and also the Metropolitan Traction Company, which controls the surface railroads, also owns the Equitable Life Assurance Society. Instead of voting his stock directly, he has secured the services of three trustees who now select the directors. This trusteeship is only temporary, for the law prohibits such a trust for longer than a five-year term, and the articles of its creation provide for its dissolution at any time the trustees are not unanimous.

In the New York Life and the Mutual the outward signs of change in the financial management are fewer than in the Equitable. President McCall of the New York Life resigned, and a venerable and respectable trustee, Mr. Alexander E. Orr, has been chosen to take his place. Mr. Orr is a rich man whose fortune has been made out of warehouses and who is not an expert in the life insurance business. Mr. Perkins resigned as chairman of the finance committee, but he is still a member of the finance committee. Mr. McCall was more of an insurance man than a financier. He began insurance business as clerk in an agent's office, and touched every rung of the ladder on his way up to the presidency. The financial affairs of his company were in Mr. Perkins's hands. Mr. Perkins was, and is still, a member of the firm of J. Pierpont Morgan and Company. He was, and is still, the representative of Mr. Morgan on the finance committee of the Steel Trust. Naturally the financial affairs of the New York Life were dominated by the firm of which Mr. Perkins was a member, and the treasury of the New York Life to-day contains tens of millions of dollars of securities, the flotation of which was handled by Messrs. J. Pierpont Morgan and Company.

The other directors of the New York Life have waked to this situation, and they have appointed a house-cleaning committee consisting of Mr. Thomas P. Fowler, Mr. Augustus G. Paine, Mr. Clarence H. Mackay, Mr. Hiram R. Steele and Mr. Norman B. Ream to devise a plan for the reorganization of the company. Mr. Fowler is president of the New York, Ontario and Western Railroad. Mr. Paine is the head of a large paper company. Mr. Mackay controls the Postal Telegraph and Cable Company. Mr. Steele is a lawyer, and Mr. Ream is a Chicago man with large business interests there, including railroad investments. The Mutual Life's house-cleaning committee was at first composed of Mr. William H. Truesdale, Mr. John W. Auchincloss and Mr. Stuyvesant Fish. Mr. Truesdale is president of the Delaware, Lackawanna and Western Railroad, Mr. Fish is president of the Illinois Central, and Mr. Auchincloss is a New York merchant. The new president of the Mutual, Mr. Richard A. Peabody, is an experienced real estate lawyer, and one of the attorneys for the Astor estate. He is

partnership with a relative of Mr. George F. Baker, one of the Mutual's old inside committee. Mr. George F. Baker is president of the First National Bank, which is affiliated with the Standard Oil interests whose representative on the board of Mutual trustees is Mr. Henry H. Rogers. Mr. Rogers is popularly credited with Mr. Peabody's selection. Mr. Peabody is a man of the utmost respectability and high social standing, but he knows no more about the life insurance business than Mr. Orr. He was not even a director of the Mutual Life until he was elected president.

sets. They know little about the public opinion of the other 80,000,000 people of the United States. Their knowledge of the small policyholder comes only from reading his plaintive correspondence. Their feeling of confidence in the mass of the policyholders is shown by the strenuous efforts they are making to secure the policyholders' proxies. Instead of relying on publicity and an appeal by argument, to the policyholder, new committees have been appointed which are urging the agents to procure proxies. Every agent of the New York Life is expected to produce ten proxies to keep in good standing.



Photograph from The Globe, N. Y

MR. CHARLES A. PEABODY

THE NEW PRESIDENT OF THE MUTUAL. A WALL STREET LAWYER WHO IS NOT AN EXPERIENCED INSURANCE MAN

These two house-cleaning committees have been working sincerely to bring about reforms. They are hampered with two great difficulties, one their ignorance of the insurance business and the other their own financial alliances and their point of view. Almost every one of these men has corporate interests of his own. He has Wall Street associates. He is associated both personally and in a business way with the men who have had part in the past wrongdoing, and with the great financiers whose only interest in the life insurance companies is to control the investment of the as-

He is encouraged to collect more proxies by the offer of premiums.

Neither legally nor morally can a trustee expend his trust funds to continue himself in office, or invest securities in which he is directly or indirectly interested, or in any way to use his trust property for his own advantage. His compensation is limited to an expressed allowance, which in the case of these trustees is only the few dollars received for their attending the board meetings. This is the case in savings banks. It should be equally the case in life insurance companies.

MR. WM. H. TRUESDALE

President of the Delaware, Lackawanna and Western Railroad. Chairman of the house-cleaning committee, appointed to investigate the Mutual Life.

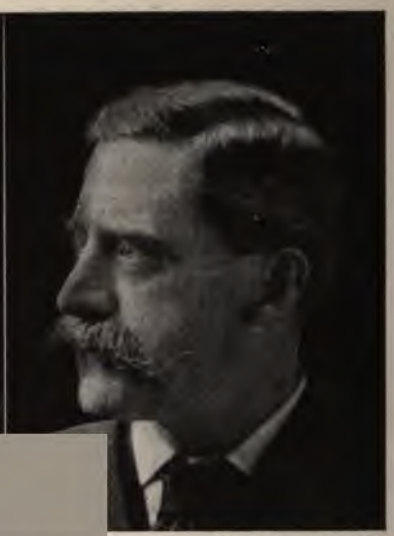


Photo by Gessford, N. Y.

MR. STUYVESANT FISH

President of the Illinois Central Railroad, who resigned from the Mutual house-cleaning committee and from the board of directors

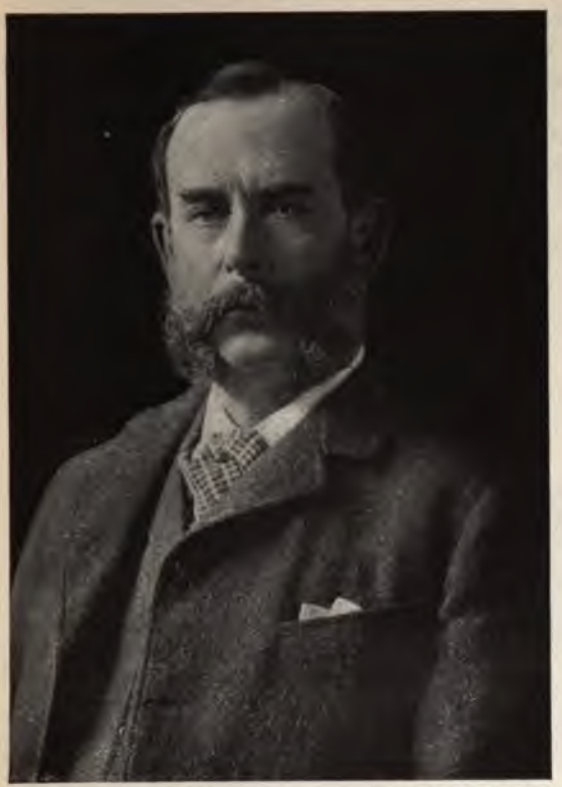
There was a great deal of truth in what Vice-president Tarbell of the Equitable testified before the Investigating Committee—that the difficulty with the great New York companies was that they had not been run as a pure life insurance business but as a financial annex to Wall Street interests. That they have been so conducted is undisputed; that they should not be so conducted is indisputable. But to conduct them otherwise the Wall Street men must get out. A railroad president or a banker or a promoter or a financier is not the man best fitted to reform a life insurance company. He cannot dissever himself and be a life insurance man part of the day and a Wall Street man the remaining hours of the twenty-four. His interests are in Wall Street. His corporations are controlled in Wall Street. The value of their stock and bonds which measures the success of his management is determined in Wall Street. He owes his office in his own corporation to the friendliness of his Wall Street associates.

How can he rebuff them and be deaf to their interests and cast them out from life insurance, though this is the only permanent salvation of life insurance?

These men who have in charge the reorganization of these great companies are undoubtedly sincere. But so were McCurdy, McCall and Hyde. They will undoubtedly make *many* changes and will seek to prevent many of the evils which have been disclosed, but so did Mr. McCall admit his mistakes. So did Mr. Henry B. Hyde deplore, in his old age, the system which had run away with him. So does Mr. McCurdy regret the errors which brought about his downfall.

These new trustees must see that the public regards the allied financial interests of Wall Street as a class apart, neither sympathetic with the mass of the people, nor understanding the real public opinion of the United States. Not one of these new men is a life insurance man. Not one member of the reorganizing committees is a life insurance man. Of the three new presidents one is a railroad man, another a Wall Street lawyer and the third a retired business man with large Wall Street financial interests. It is no reflection upon their honesty or their desire to do what is right to say that they could not start, and may not be able to keep, in touch with the policyholders, and that they do not know the real deep feeling on the part of the people of the United States against the Wall Street code of financial moralists.

There must be a new, a saner attitude on the part of both insurance men and finar officers. But most of all the public dem that the spirit of the trustees here n shall be that of savings-bank trustees r than that of promoters and dealers in : ities.



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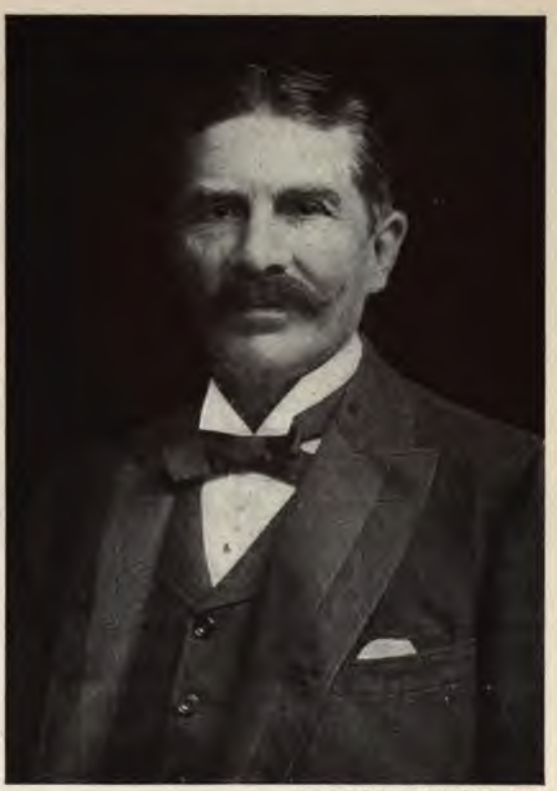
MR. GEORGE F. BAKER



Photographed by Alman & Co., N. Y.

MR. A. D. JUILLIARD

The two men who, with Mr. George Haven and President McCurdy, formed the committee inside the finance committee of the Mutual. Mr. Baker is President of the First National Bank. Mr. Juilliard is a director in the Chemical National Bank and in several Trust Companies, including the Morton Trust Company. They remain members of the present finance committee.

LIFE INSURANCE AS A PROFESSION

THE KIND OF AGENT NOW DEMANDED, WHOSE WORK IS PARALLEL TO THE LAWYER'S OR THE PHYSICIAN'S—THE ORATORICAL AGENT EXPOSED AND OUT OF DATE—HOW HE DID HIS WORK—STORIES OF AN OFFICE CAT AND OTHER SUCH AIDS TO FRAUD

BY

LEROY SCOTT

AT THE END of the long-armed systems of the Hydes, the McCalls, the McCurdys, and their like, there was a deft, pocket-dipping hand. That hand was the agent. He was a mixture of the royal good fellow, the hypnotist, the sleight-of-hand performer, the poet, and the genial pirate; and whichever of these constituent parts would be most effective with a certain type of customer, that part instinctively assumed temporary command over him. He charmed you with his personality, till you couldn't say no; he manipulated figures with the skill and innocence of a pea-and-shell man, and you put down your money; he boarded you unaware, battered you down with his booming statements, and leaving you dazed and helpless carried off his loot in the shape of a signed application for a policy; with his gilded words he built you castles in the air, which seemed

so real to you that you hastened to pay him rent in the form of a commission; or good fellow, hypnotist, juggler, pirate, poet, all charged upon you at once, and you yielded to numbers.

This agent was the product of the companies' system and of the public's willingness to be hypnotized. On the one side were the companies, offering him perhaps 30 per cent. of the first premium on straight life insurance, and 75 or 100 per cent. of the first premium on the deferred dividend endowment policy, and urging him to sell this variety. On the other side was the public, believing in life insurance, regarding it as a mystery, forced by its ignorance to put its trust in the agent, ready to buy whatever the agent advised. In this situation what was the agent to do? He was human, and he did the human thing—he advised and sold the policies that the companies urged him to sell, the ones that gave him the largest profit. He either knew he was selling goods that were not frank and open, and that he was not selling them in a frank and open way, or he had hoodwinked himself into believing them all right. He may have been, probably was, of average morality in the beginning, but after a period of such salesmanship his conscience had been deluded, lulled to sleep, or evicted. If he had thrust his head into the sand to keep from seeing dishonesty, he tried to keep it there. An agent of one of the conservative companies once tried to demonstrate to a friend who was an agent for one of the three "racers" that some of the policies he sold were not strictly "on the level." The "racer" agent brushed the other away with a frantic gesture. "For God's sake, don't talk to me!" he cried "The way I've got these things in my head they're all right, and I don't want to see them any other way."

The agent so produced felt responsibility to his company and to himself, but little or none to his client. He did not find out his client's circumstances, or the object for which the client wished insurance, nor did he advise the policy that would fit the situation. He advised the policy he desired to sell. A newly married young man, with his fortune to make, wanted insurance as a protection to his wife in case of his early death. He outlined his desire to an agent, and the agent very gravely advised a high-priced endowment policy with gilded trimmings. The young man bought it—and as he was ignorant of rebating he paid the whole of the first premium—and has kept himself poor ever since paying the premiums; whereas, had he bought the low-priced straight life insurance that he wanted, he

Photographed by Brown Bros., N. Y.

THE ARMSTRONG COMMITTEE OF THE NEW YORK LEGISLATURE HOLDING THE INSURANCE INVESTIGATION LAST WINTER

Mr. Charles E. Hughes, the Committee's Counsel, in the lower right-hand corner

have added a considerable amount each o his business investment. The young wiser now; he does not love that agent, nds no insuring friends to him.

agent, to effect a sale, often surrounded licy he offered with the glittering se- ns of a bargain sale. A man who was to get $20,000 worth of insurance at the ossible rate, fell into the clutches of one shrewdest of the shrewd. They had a alk, and the agent said he'd try to me "concession" from the president. he saw the man again, he submitted, he appearance of excited triumph, an 'directly from the president" that in- a "confidential" rate and special pro- that were made only in "certain prom- ases." The man eagerly swallowed the Three years later he discovered that nce identical with his "bargain" could een bought in a conservative company regular rate for $130 less in premiums .

agent who had evicted his conscience t hesitate to swindle his client by sell- n one kind of insurance when the client ked for another. A prospective insurer vanted a twenty-payment life policy, discussion with an agent decided that e was higher than the condition of his at that time would permit him to pay. at case," the agent said glibly, "we 'special' policy that offers you the same ion at a much lower premium." The ook the policy. Several years later nced to boast before another agent of v rate he was paying. "Why, at that can't be a twenty payment life!" de- the agent. This led to an examination paper, and the man discovered he had life insurance policy, dividends due at l of twenty years, on which he would o pay premiums till he died. He had eceived by the agent's words and by rase printed on the policy, "Twenty- ividend Period."

ing such large commissions, it was im- e for the agent not to rebate. If a ctive customer, after being subjected agent's best oratory, still held back, vas more natural than for the agent to e customer a share of the commission nducement? Rebates are illegal, but have found no more difficulty in evad- statute than railroads and big ship- pers in evading the railroad rebate law. The methods of concealing rebates form one of the curious inner chapters in the history of life insurance. To take the client's check for the full amount of the first premium and to hand him back the rebate in cash; to take check or cash for the amount actually to be paid and a note for the amount to be rebated, and then to destroy the note before the client's eyes—these are both common methods. But the ingenious agent varied his method to suit each new situation; a

Photographed by Brown Bros

MR. FRANCIS E. HENDRICKS, THE SUPERINTENDENT OF INSURANCE OF NEW YORK

Under whose administration the big insurance companies played fast and loose with the funds of policyholders

single instance will serve to suggest the endless evasions that were extemporized.

A fertile-minded agent, now one of the widest known life insurance officers in the country, was trying to sell a client a policy on which the agent's share of the first premium was $1,500. The client desired the policy, but he wanted a rebate of $1,000, and this the agent was willing to give. The agent was casting about in his mind for some method of hiding the rebate, when the office

cat—they were in the client's office—chanced to rub purringly against his leg. He looked down at the cat—and his method was ready.

"What a beautiful Angora cat!" he exclaimed gravely. "My wife loves cats. She'd be tickled to death to have that one. I'll give you $1,000 for it."

The client assented, and the policy was taken. Receipts were exchanged, the cat was caged in the waste basket and wrapped up, and the agent went away with tabby under his arm—and no rebate law could touch him.

It may be said in passing that there is another side to the rebate question; often the insurer has been sharper than the agent. One man took out a $10,000 policy and received a receipt for two years' premiums; in exchange he gave his note, payable in eighteen months, for 85 per cent. of the premium for the second year. Many crafty persons have taken out large policies, paying 10 per cent. or less of the first premium; at the end of the year they have given up the policy and taken one in another company, pay ng a similarly small percentage of the premium; at the end of the second year they have "twisted" to a third company—and so on, with the result that they have secured for several years insurance at a merely nominal cost.

So long as life insurance remained a mystery, so long the people were gullible and this type of agent prospered. But now the people know at least some elementary facts about life insurance; they are going to scrutinize policies, they are going to know what they are buying. What are these agents going to do in the present enlightened situation? Their actions have already partly answered this question. Some have dropped out of sight; some have left the companies whose reputations have been smirched, and entered the employ of the conservative institutions; some, while continuing to represent their companies, find that the clients they turn up will not buy the insurance they once sold so readily, and they privately take this business to conservative companies that will give them a commission upon it; some are saying, "We've cleaned house—we're all right now," and are seeking business upon an honest basis; and some, believing, as corrupt politicians believe, that reform waves soon pass and are followed by quiet weather, are keeping on in the old way, looking hopefully to the future. But the troubles of the agent who persists in the old methods are not over—and are not likely to be over. The public may have a short memory in public affairs; the municipal, state, or national purse may be looted, there is a flurry, and then all may be forgotten. But in its private affairs the public does not forget. Its private purse has been looted, and it is going to see that its purse is not looted again. The agent is going

Photo by C. A. Zimmerman — MR. F. D. O'BRIEN, Minnesota

Photo by J. E. Purdy — MR. FRED. L. CUTTING, Massachusetts

Photo by Klein & Gutterstein — MR. ZENO M. HOST, Wisconsin

Photo by Thuss, Nashville — MR. REAU E. FOLK, Tennessee

FOUR STATE INSURANCE COMMISSIONERS WHO ARE DOING GOOD SERVICE TO KEEP INSURANCE METHODS SOUND

to learn that he must either "get good, or get out."

This new condition of affairs demands a different type of agent. The agent of the future will be a reproduction of the good agent of the past—for while the shifty, rebating agent has been selling the policies most profitable to himself, numberless agents of the conservative companies have been doing business according to honorable methods. The type of agent who has helped bring upon life insurance its present discredit, belongs in the class of the quack doctor and the shyster lawyer; the agent of the future must be in the class of the reputable doctor and lawyer, and must deserve to be there. Or perhaps to say that his function will be like that of an advertising agent will suggest his career. A reputable advertising agent places advertising for his clients in the places where they will produce the best results. His efforts must be in the interests of his clients. In brief, the business of selling life insurance must be raised to the level of a profession.

The new agent must of course thoroughly understand the life-insurance business. This, however, is a qualification that even the clever shyster possessed; the high-class agent must have additional qualities. To begin with, he must be worthy of the confidence of his clients, and have a reputation as a man who can be implicitly trusted. It is as necessary for the agent to know the financial condition of the client and the object for which the policy is desired, as it is for a lawyer to have the facts of a case, or for a physician to be told the history and symptoms of a disease—and only the agent who is known to observe "professional secrecy" can expect such confidence. When the agent has been told all he requires, he is in a position to diagnose the case, and to prescribe the variety of policy and the amount the client can safely carry.

The agent must be an all-around man of affairs—and here is one of the most necessary requirements of an agent of professional rank. If he does not have a general knowledge of the business of bankers, merchants, manufacturers, professional men, workingmen, etc., he is not qualified to listen intelligently to his clients and to prescribe just the policy that best fits the client's situation. The agent must not only see that the client gets the policy that is desired, but he must see that the client thoroughly understands the policy. One agent—there may be many who do this—not content with explaining the policy orally to the client, sends a letter with every policy that translates into ordinary English all the essential points of the document.

"I never try to mystify or muddle a client," said an agent of this type, when asked to explain the methods that had made him successful. "I give my client what he ought to have, and make him understand exactly what he is getting. There are no cut prices; every man gets the same deal. My services are at the disposal of the poor man at the same rate as to the rich—with the difference that the man wanting a $1,000 policy comes to me, while I go to the $100,000 man. I'm an expert, but I'm as cheap to the poor man as the book-agent type of insurance man with fringes around the bottom of his trousers. I know my business from the ground up. I talk solar-plexus blows, and I hustle as if today were my last day—but I never advertise. At the annual meeting of the company, and whenever else it is necessary, I fight for the interests of my clients. My clients know all this, and in consequence my business has grown up as the practice of a skilful and reputable physician grows. The physician cures a patient; that patient comes back, and sends other patients. When my clients want additional insurance, they come back; when they hear a friend say he's thinking about insurance, they tell him I'm the man he wants to see. And so my business grows fatter and fatter."

The agent of this type has long been feared by the agent of the other sort. Some time ago an agent for one of the three "racers" learned that this man was in competition with him for the business of a man who wanted a $100,000 policy. The "racer" rushed to his general agent. "See here, you've got to help me," he said. "Mr. So-and-So is after that man, and has given him a statement in figures and they're better than mine. What shall I do?"

"My boy," said the general agent, "look for another client."

Such, briefly, will be the agent of the future—if the public wants him. If the public, remembering what it has learned, will demand "honest goods," honest methods, expert advice, it will get them all. It's "up to" the public.

THE MEANING OF INSURANCE WORDS

PROBABLY not one "average man" in five hundred knows the precise meaning of many words and phrases that are in constant use in insurance talk. There is a large technical vocabulary with which the old-time agent confused many a victim. Any man who has a policy or who is thinking of buying one ought clearly to understand this jargon. Some of the most common words and phrases in it are here explained.

A POLICY is a printed contract between the insurance company and the man who insures.

A PREMIUM is the amount which the policyholder pays at stated times for his insurance. In the simplest form of insurance the premium increases with advancing age.

A LEVEL PREMIUM is a premium which is the same at every payment; that is, which becomes no greater as the policyholder grows older.

The RESERVE is the excess amount charged in the early years of level premium policies to offset the failure to increase the premium during the later years. This reserve is invested by the company, and the proceeds from it make up the deficiencies in the later premium payments.

The RESERVE REQUIREMENT is the rate of interest which the investments of the company must pay in order to keep the amount of the reserve high enough to provide for the payments that will have to come from it.

The ANNUAL SURPLUS is the excess amount paid in by policyholders above the sum paid out in death claims and in expenses of management plus the interest earned by the reserve above the percentage of the requirement.

DIVIDENDS are the portion of the surplus divided among the policyholders.

DEFERRED DIVIDENDS are dividends that are not distributed among the policyholders annually, but are held by the company and paid to the policyholder at longer periods, usually twenty years.

A BENEFICIARY is the person whose name appears in the policy as the recipient of the insurance payment when it falls due—most frequently the wife or children of the policyholder, or, as in endowment policies, the policyholder himself. But an insurer can make anybody his beneficiary.

A REVOCABLE BENEFICIARY is one whose name can be taken out of a policy and replaced by the name of another beneficiary.

An IRREVOCABLE BENEFICIARY is one whose interest in a policy cannot be nullified in favor of someone else.

A REVOCABLE POLICY is one the proceeds of which may be collected by a policyholder's creditors.

A SURRENDER is the act of a policyholder in giving up his policy for a consideration from the company.

The SURRENDER VALUE, or CASH SURRENDER VALUE, of a policy is the amount the company agrees to pay if the policyholder surrenders his policy. This is less than the sum that he has paid in premiums.

The LAPSE of a policy is the failure of the holder to pay the premium and the consequent releasing of the company from its agreement.

The MATURITY of a policy is its falling due. A policy matures at the time when the company becomes responsible for paying the amount designated in it.

The EXPIRATION of a policy is its running out during the lifetime of the holder on whose death its payment depended.

A PARTICIPATING POLICY is one entitling the policyholder to share in any dividends that the company may pay.

A NON-PARTICIPATING POLICY is one that gives the holder no right to dividends.

An ANNUITY is money paid back annually to a policyholder at stated intervals after a certain date, in consideration of the money that he has paid into the company.

INSTALMENT POLICIES, RETURN PREMIUMS, GOLD BONDS, and other similar arrangements are varieties of annuities in combination with life insurance.

A COMBINATION LIFE AND ENDOWMENT POLICY is one that combines investment with insurance. It agrees to pay the sum designated if the policyholder dies within a stated period, usually twenty years or thirty years

pay it to him if he be living at the end ıe period.

ERM INSURANCE is insurance for a specified ber of years. The amount for which the yholder is insured is paid only in case he before the expiration of the agreed term.

ENEWABLE TERM INSURANCE is term in- nce with the additional privilege of re- ıl of the policy at the end of the first ı or succeeding terms of years, without ıer medical examination. The second ı is always at a higher premium than irst (since the policyholder is older), the l at a higher premium than the second, so on.

N, FIFTEEN, TWENTY, THIRTY PAYMENT ies provide that the premiums shall be for ten, fifteen, twenty, or thirty years, no longer. Upon the completion of the payment, such a policy is then fully paid

SSESSMENT INSURANCE is the kind in h regular premiums are not paid, but in h the expenses (death claims and run- expenses) are levied on the policyhold- rom time to time, usually monthly.

TONTINE POLICY is one on which the er receives nothing if he fails to keep up premium till he die. The money gained he company through lapses and forfei- s is accumulated and paid to the policy- ers who do keep up their premiums. he money paid in up to the time designated is then distributed among the remaining policyholders.

A SEMI-TONTINE POLICY acts like a tontine policy, except that those who drop out and the beneficiaries of those who die receive a portion of the insurance for which the policyholder has paid.

The LOAN VALUE of a policy is the amount the company will lend to a policyholder, using his policy as collateral security. It increases as time goes on.

EXTENDED INSURANCE is insurance for a number of years without the payment of any more premiums. This is in lieu of the cash surrender value.

The PAID-UP POLICY VALUE is the amount of insurance the company will agree to pay at death after the policy matures without the payment of any more premiums. This also is in lieu of the cash surrender value.

INCONTESTABILITY is the guarantee the company gives that, after a specified time, usually two years, the validity of the policy will not be questioned. As to the construction of this, there is great difference between the Federal decisions in different states, some holding that false statements in the application or medical examination are not made harmless by the "incontestibility" clause.

EXPENSE LOADING is the sum included in the premium, above what is required to pay death claims, to provide for the expenses of company management.

THE CHEAPEST INSURANCE

NEARLY AS MANY MEN INSURING IN FRATERNAL ORGANIZATIONS AS IN THE OLD LINE COMPANIES—HOW THESE SOCIETIES SELL INSURANCE SO CHEAPLY—THE DANGERS OF SACRIFICING STABILITY IN THE EFFORT TO KEEP DOWN COST

THE CHEAPEST INSURANCE is "fraternal" insurance, which is the kind commonly taken out by men e yearly earnings are less than $1,000. It aintained by granges, unions, and a great ety of secret orders. Some form of it been in existence from time immemorial. e earlier plan was an assessment system, hich on the death of a member of the or- ation a definite sum was paid to his bene- y and all the living members were assessed enough to make up this sum. No mortality tables were used and no effort was made to proportion the costs to the benefits received. The proceeds were distributed not in proportion to the assessments paid, but as members died.

This system has survived in one of the last places where it would be expected, the New York Stock Exchange, which has the highest fraternal life benefit of all organizations in the United States. Its traditions, running back

to the old exchanges of Frankfort and Amsterdam, include fraternal association among all the brokers in it, and the payment of a large death benefit to the family of every broker who dies. Irrespective of the price paid for his seat or the length of time he has had it, every member of the Exchange pays an assessment at the death of any fellow member to make up a sum of $10,000 for the family of the deceased. There is only one other society whose maximum life insurance protection equals this. In most of the fraternal organizations the maximum is $3,000 or less.

The fraternal societies issue almost as many policies as the old line companies. Since the average amount of a fraternal policy is smaller, the total amount of insurance is less in the fraternal societies, but considering that they do not sell endowment and investment policies, which make up a great part of the business of the old line companies, it is probable that the amount of protection which they give is equal to that of the companies.

The statistics of the recognized insurance companies are readily available through their reports to the state insurance departments, but it is difficult to collect full information about the fraternal societies. In addition to the recognized organizations which publish information about themselves and belong to the Associated Fraternities of America or the National Fraternal Congress, there are hundreds of trade unions, secret societies and other associations which furnish life insurance protection on the fraternal basis. On January 1, 1905, there were 171 societies making reports. They had issued in 1904 876,931 certificates, giving life insurance protection to the amount of $878,378,127. They had in force more than 5,000,000 certificates and more than $6,665,000,000 worth of insurance.

The fraternal societies should not be confused with the assessment associations which lack the fraternal tie and are gradually dying out. A few still exist, but their insurance is less than one-fifteenth of that of the fraternal societies. It is undeniable, moreover, that the same causes which have almost destroyed the old assessment company have begun to weaken the fraternal societies, and for the past two or three years the old line companies have encroached in the fraternal field. The number of members of fraternal societies who give up their insurance has been increasing so rapidly as almost to offset the new policyholders, and their amount of insurance has not been increasing proportionately with the population of the United States. On the other hand, in the past five years the business done by the old line companies has grown many times faster than the population.

Modern fraternal insurance dates back only thirty years, to the time of the failure of many old line life insurance companies. Between 1870–75 so many insurance companies failed, and their policyholders fared so badly, that the old line plan of life insurance fell into great popular disfavor At the same time, secret societies, with pass words, regalia, mystic signals, and social features, increased rapidly The granges and the many organizations in towns added secrecy to their other attractions. With the failure of the old line companies, these societies added life insurance features. They started on the strict assessment plan, assessing every member to make up a sum for the family of every dead member. As these granges and lodges extended from a town to a county, then throughout the state, and then on to other states, they equalized the payments. All the death losses were paid from one fund, and an assessment was levied on all the members of the society instead of the death losses of each lodge on the lodge itself.

The oldest of the existing large fraternal societies is the Ancient Order of United Workmen. It began in 1868, at Meadville, Pa. The hope of its founders was to make it a sort of universal trade union. One of its original provisions was that on the death of any member every other member should contribute one dollar to a death benefit. If this original provision had continued, the family of the first member to die in 1905 would have received $323,392, because there were that many members surviving the first death in 1905. But as the A. O. U. W. grew, its spiritual and social features became more prominent, and the idea of a universal labor union gradually died out. The original system of assessment for insurance was supplanted by the payment of a fixed death benefit, and instead of levying an assessment for every death—which would have amounted to only a few cents at a time—there were periodical assessments. The fixed death payments were made out of the funds thus collected. This is typical of the history of the development

e life insurance plan in all the fraternal ties. They began with a fixed assess-, changed to a fixed death payment, then tried to apportion the assessment ıents.

:hough the A. O. U. W. is the oldest of ure fraternal societies, such organizations e Telegraphers' Mutual Benefit Associa- the Physicians' Mutual Aid Society, the essmen's Mutual Benefit Society, and s having their membership confined to ›rofession or trade, are equally old, but of limited membership. The largest of all raternal societies is the Modern Wood- which on January 1, 1905, had 660,952 bers. The Knights of the Maccabees had 76, the Royal Arcanum, 305,083, the In- ıdent Order of Foresters, 225,876, the lmen of the World, 237,252, and the s of Maccabees, 123,418. The largest nal societies were organized, and now their headquarters, in small cities in the , though the Royal Arcanum has its ipal offices in Boston. They do not to thrive so well in large cities, where l opportunities are many, as in small and country towns where they and the hes provide the greater part of the so- life.

ey have no agency system, though of them have medical examiners and ling managers and organizers. These rs are usually paid by fixed fees or in salaries and traveling expenses, insig- nt in size compared with the com- ›ns and bonuses of the old line com- s. This is one reason why their insur- is so cheap. The twenty-five largest nal societies had in force on January 1, life insurance protection to the amount, ınd numbers, of $5,210,000,000 for which total assessments amounted to $61,000,- ›ut of which they paid in death claims ›o,000. The largest twenty-five old ›mpanies had on the same date, in round ers, $8,541,000,000 of insurance in force; ed in premiums, and investment income ›oo,000; and paid out to their policy- rs $133,000,000. Although the fraternal ies had almost two-thirds as much in- ce in force, they charged less than one- th as much for it, and they paid out to olicyholders five-sixths of what they n instead of less than one-third.

: comparison is even more extreme in the expenses of management. The twenty-five fraternal societies spent $4,500,000 and the twenty-five old line companies $76,600,-000. For every dollar which the beneficiaries in the fraternal societies received, the expenses of management were 9 cents. For every dollar which the policyholders of the old line companies received the expenses of management were 57 cents.

In this low cost of life insurance protection was the strength, and is now the weakness, of fraternal insurance. The families of the men who have received death payments have greatly benefited by the low cost of management and the low assessment rates. That economy in management is not in itself the reason for the check to the growth of fraternal insurance is proved by the fact that the old Equitable of London and the Presbyterian Ministers' Fund of Philadelphia, the two oldest life insurance companies in the world, are both managed with an economy of expenditure which favorably compares with the fraternal societies, and both sell insurance protection on a level premium basis at a cost which does not average higher than the fraternals. And they are undoubtedly stable and permanent. The weakness of the fraternal societies is due to their ignorance or wilful disregard of the mathematics of life insurance.

Many of the fraternal societies undertake to keep the assessments stationary without adding a charge for the reserve requirements. Many have no reserve at all, and trust to taking in new members who are young men to offset the increased mortality of their older members. Though this process may have lasted for ten years, its permanence is impossible, because it would require an infinity of young members. It is impossible to sell life insurance below cost, and it is impossible to continue selling life insurance on a basis of average cost and expecting new young men to come in in large numbers and pay more than life insurance protection at their age is worth.

The cost of most fraternal insurance is not properly adjusted. Readjustments which necessarily increase the assessments of the older members or unjustly levy too high a charge on the younger members result in the societies' losing those members who can buy their life insurance protection cheaper elsewhere. This leaves in only the bad or impaired risks, or the men who are getting

their insurance protection at less than it is worth.

This happened with the Knights of Honor of St. Louis, which began business in 1873. In 1894 it had 119,785 members and a death rate per thousand of 16.46. The Modern Woodmen had at that time about the same membership, but it had been organized ten years later and had a death rate of only 4.59. Ten years makes an enormous difference in a death rate. In the ten years between fifty and sixty the death rate doubles, and in the next ten years it more than doubles again. Since the cost of life insurance protection was necessarily more in the Knights of Honor than in the Modern Woodmen, the membership of the Knights of Honor diminished in the next five years to 66,863, and the death rate increased to 32, while the Modern Woodmen trebled their membership and by taking in so much new blood kept their death rate almost stationary, making the cost of insurance in 1899, seven times as much in the Knights of Honor as in the Modern Woodmen. Membership in the Knights of Honor naturally fell off still more, to 49,175 on January 1, 1905, and the death rate for 1904 was 34. The Modern Woodmen could not keep on trebling its membership every five years. Though it increased 50 per cent. between 1899 and 1905, the death rate also increased a third.

It is an absolute certainty that the death rates of all fraternal societies will increase until they approximate the American experience mortality table used by insurance companies, and unless the fraternal societies base their prices of insurance protection on this fact, they must all have the experience which the Knights of Honor have undergone, and which the Royal Arcanum, organized in 1877, is undergoing now.

There are only two stable ways in which life insurance protection can be sold. One is on the term plan, where the policyholder pays every year or every period the cost of his life insurance protection for that time; and for the next period pays a higher price, with successive increases until his death. The other is a level premium plan, by which the policyholder pays a fixed premium every year, larger in initial amount than his life insurance protection costs, the excess being set aside as a reserve and invested at interest to equal in amount the increased payments which he otherwise would have to meet in old age. Either of these plans is solvent, safe, and stable, but the man who goes in on the term plan must recognize that his insurance costs more every year. It is impossible safely to sell any man life insurance protection at the same price when he is twenty-one and when he is forty or fifty.

The fraternal societies of longer experience are recognizing this, and there is reason to believe that those most wisely managed will readjust their rates and continue to fill the great field of usefulness which they will have all to themselves until some old line companies cut off their expensive agency system and reduce the cost of management. The incongruities of the fraternal assessment rates are in themselves convincing proof of the impossibility of continuing them. All the old line companies sell the same forms of policy at approximately the same cost. Insurance protection is cheaper in some old line companies than in others, merely because some managements are more economical and more honest in giving their policyholders the benefits of their economies. For instance, some of the fraternal societies try to sell insurance protection as low as $4 per thousand, which it is not possible to continue. At the age of twenty-one the assessments per thousand dollars of insurance protection vary from $4 to $12.50, at thirty from $6 to $18, at forty from $7 to $30, at fifty from $12 to $45. All manner of schemes have been tried to escape the alternative of a legal reserve or of regularly increasing rates. The same fraternal society which will insure a young man at the age of twenty-one for $12 per thousand, charges only $30 per thousand at fifty. This would be well enough if the insurance were cut off at a fixed age, as sixty, say, and no death payments made to any of the members who die at an older age than sixty. But since fifty-five is the highest age at which assessment rates are computed in the fraternal societies, and two-thirds of the men living at twenty-one live to be older than fifty-five, it is evident that no provision is made on this plan for the excessive mortality of old age. If the members of the fraternal societies would frankly recognize this fact, and combine an old-age benefit with their other features, they could continue an assessment plan at low rates up to the age of fifty-five, then terminate their life insurance

tion at sixty, and substitute an annuity members living past this age. The an- payments to old men would require lower assessments than the death pay- , because a high death rate makes a low y cost. During the years that the rate is low, the assessments to pay the losses would also be low, and if during ars that the death rate is high, an an- was substituted, the assessments could t down through the whole period.

managers of the fraternal societies o object to a reserve. When their as- nts bring in more money than is re- to pay the death losses, it is the cus- omit a few assessments, and thereby their organization popular, instead of aside this sum to meet increased death in the future. The societies have in w cases enough assets to meet death or six months, whereas some of the old npanies could go on for five or ten years t collecting a single premium and still l their death losses in full.

A. O. U. W., which paid $8,305,595 osses in one year (1904), had at the be- of the year only $290,997 in its treas- nd met its death losses by its assess-

This margin of only about 4 per n one year's business is very narrow nds to instability. The fraternal so- are undoubtedly less stable than the nies.

re the societies are strongest is in their ing other ties than the common desire insurance protection. The members regard their insurance solely as a busi- atter and figure out whether the as- nts in their individual case are not dis- tionately high. If they did, a great the members in every society would the example of the tens of thousands members of the Knights of Honor and . The average member in a fraternal ation or society knows nothing about es except that they are expensive of- the big Wall Street life insurance com- that a fraternal society is better with- They have heard of the hundreds of s of dollars of assets which the great urance companies have accumulated, ey regard such things as evils to be d.

the fraternal societies get their enor- nembership without soliciting agents, this simple item, one of the thousands appearing every week in country weeklies throughout the United States, explains:

"MODERN WOODMEN OF AMERICA MEET

"An interesting and enthusiastic meeting of the Modern Woodmen of America, Camp No. 7948, was held in the I. O. O. F. lodge room on Wednesday night. The principal feature of the meeting was the installation of officers for the ensuing year. They are as follows: V. C., S. H. Goodman; W. A., S. D. Strait; B., Geo. E. Howard; C. C., M. A. Miller; E., Geo. B. Beaver; W., J. H. Langer; S., George Herncane; C. P., H. C. Chisholm and H. B. Fetterkorf; C. M., George Herncane, W. E. Faulkender J. A. Fleming.

"The Modern Woodmen of America is at present the strongest organization of its kind in America, if not in the world, the attractive feature being insurance, which is given at such a remarkable rate that it attracts all persons seeking a protection of this kind. The enthusiasm displayed by its officers and members points to a very successful year."

There could not well be a more effective advertisement than this. It draws more business than the most expensive pamphlets and elaborate literature of the big life insurance companies. Everybody in the town where this was printed knows the V. C., the noble W. A., the worthy C. C., and the other sturdy citizens who take pride in the mystic initials attached to their names, and who will try to bring as many of their friends as they can into the organization of which they are important members. All this costs is a small salary and expenses to the organizer and for the central office management and literature. There are no $25,000 salaries, not to speak of $50,000 and $100,000 ones. There are no huge office buildings or subsidiary banks or trust companies, no boodle funds or legislative bureaus. The members of these societies have proved themselves thoroughly able to protect their interests against hostile legislation. Differing from the policyholders in the old line companies in their neighborhood, they are organized and effective politically. No member of the legislature from their district dares to interfere with them. Every member of the society knows his fellow members, whereas the men in the same town who have old line policies do not know what companies their neighbors are insured in. The old line policyholders have no organization through which to work, no acquaintance, no locality cohesion, no home rule.

The good points of the fraternal organiza-

tions are obvious. There is a real responsibility of the head officials to the members. Every society has its own publication, which gives full, honest information about the management, the names of those who have died, and reports and correspondence from the different local lodges. The members come together in real conventions, representing their constituents faithfully, and are held to a rigid accountability. There is no proxy voting, there are no agents manipulating the policyholders' sentiment, no Wall Street financiers as investment managers. The fraternal societies are as thoroughly representative and democratic as they can be made.

What they need is a practical knowledge of the life insurance business, especially its mathematics. A low mortality is no proof that it will always be low. Their own experience convinces them of the increasing death rate, advancing with increased years, and they should grade their assessment plan accordingly. They should resist the temptation to become popular by charging too little. They should study the mortality experience of the older fraternal societies and of the old line companies. They should reconcile themselves to the necessity of advancing their premiums successively with the growing age of the insured, or of collecting a reserve to keep the premium payment level. The combination of actuarial knowledge with its manifest advantages would make fraternal insurance permanently sure of a prosperous existence. Without this actuarial knowledge and the wisdom to put it into effect, the fraternal societies, giving insurance at a lower rate, are not likely to be so stable as a company that though charging a higher rate than is necessary, yet is wise enough to charge sufficient rates to provide for all contingencies that can be foreseen

THE KIND OF POLICY TO BUY

THE ADVANTAGES OF TERM POLICIES AND OF LEVEL PREMIUM POLICIES WITH NO INVESTMENT ENTANGLEMENT—HOW TO PAY FOR THEM—CALCULATIONS OF WHAT A MAN ON A MODERATE SALARY CAN AFFORD TO DO—THE COST OF DIFFERENT KINDS OF POLICIES

THERE IS a widespread idea that life insurance is a speculation in which there is a possibility of getting something for nothing. This is an absurdity. The reason is plain. No fact is better known than the time when the "average" man of any age will die. It is definitely known how many men out of a million will die at thirty, at forty, at sixty, at ninety, and at all other ages. For example, men twenty-one years old, it can be demonstrated, will die on the average at seventy. Any man, then, who wishes to take out life insurance, that is, to make certain that at his death some designated person will receive a definite sum of money —say $1,000—can do so by joining other men in contributing to a common fund which, put at interest, will pay the expense of conducting the fund and return $1,000 to every man contributing, to be paid at his death. This is what life insurance is. The exact sum each man will have periodically to pay in order to achieve this result has been mathematically worked out. What the insurance companies and other insurance institutions do is to offer membership in a society that is maintaining such a fund. The sum to be paid in periodically—the premium—varies with the age at which a man begins paying, the frequency of his instalments, and other conditions. The unchanging fact is, that all the men who contribute to the fund together get out of it only what they put in, plus the interest the fund earns and minus the expense of gathering, managing, making secure, and investing it. The average man gets just this. It is less than the investment value of what he pays.

The loss the fund must stand when a man dies before the average time is made up by the excess contributed by some man who lives beyond the average time. Nor can one beat the company, or rather the other policyholders, by dying. The only one who beats the company by dying is the man who is worth less to his family than the insurance money. A prospective policyholder should

have this idea clearly in mind when he begins to consider what kind of policy he shall buy. He is entering on no speculation, but on a definite enterprise in which he is to get value for value; no more and, unless he is cheated, no less. He is going to buy protection for someone against his death, and he is going to pay for it. Any agent who tells him that he can buy a form of policy through which he will escape paying for the protection, is attempting to take his money on false representation. If the false, speculative idea had not been injected into insurance, so many people could never have been so bamboozled by it as have been. An insurance company or society can safely and properly be no more speculative than a savings bank or the multiplication table.

Every company has its own kinds and forms of life insurance policies. All told there are thousands, the large companies having several hundred apiece. All these forms of policies come under five general heads:

(1) Industrial.
(2) Assessment or fraternal.
(3) Natural premium or term insurance.
(4) Level premium.
(5) Combination investment policies.

Industrial and assessment insurance are covered in other articles. It remains to explain here the other forms of policies. They are the kinds that are taken out by people of moderate incomes.

THE ADVANTAGES OF TERM INSURANCE

Term insurance is the cheapest kind sold by the insurance companies, for all the expenses that the premium is expected to cover are the death losses and the expenses of management; and the shorter the term for which the policy is taken out, the lower the premium.

No one, however, should buy ordinary term insurance for so short a time as a few years, except to cover some business risk. To protect one's business associates in a five-year partnership or a three-year contract, or any business risk with a fixed date of termination, a term policy is a valuable safeguard. Policies like this should be taken out much more frequently than they are. But good as they are for business purposes, they will not do for family purposes. If a man desires, however, to get the greatest amount of protection for his family that he can pay for, more especially if he expects his income to increase, he would do well to take out renewable term insurance. A renewable term policy includes the provision that the policyholder can renew the policy at the end of the term for which he takes it out, without another medical examination. He may take out a policy, for example, that will give him protection for ten years, and, at the end of that time, take out another—of course at a higher premium—for another ten years, and so on.

If a young man has good business prospects and requires a great part of his surplus earnings to create a home, or to extend his business, or for other necessary objects, the only way in which he can secure adequate protection for his wife and children is with a renewable term policy. He cannot afford to buy the necessary amount of protection in the more expensive policies. He can buy, for example, for the premium he pays on a ten-year renewable term policy, nearly twice as much insurance as he could buy in a deferred dividend policy. All term insurance costs less in early age, and more in old age than level premium insurance, which is the commonest kind of life insurance.

WHY LEVEL PREMIUM INSURANCE IS GOOD

In level premium insurance, the insured man pays the same premium every year. It is higher than the premium for term insurance in the beginning and lower in the end. The excess the policyholder pays above the term insurance rate in all the earlier years is set aside by the company and invested. The sum made up by the excess payments of all the holders of level premium policies is called the reserve, and in the old line companies it constitutes most of the assets. It is not a surplus, for every dollar of it, together with the interest it draws, must be held to pay the policies when they come due. If a man is on a regular salary, or has a fixed income, which in reasonable likelihood will not increase more than the requirements of his family increase, it is better for him to take out a level premium policy than a term policy. It costs more than term insurance in the beginning, but less toward the end. It may be said, too, that the weaker a man's will power is and the more his likelihood to trench upon his savings, the better it is for him to choose a level premium policy rather than a term policy.

The level premium policies are of many kinds, divided into two general classes, non-

participating, or straight life, policies, and dividend policies. A man who has a non-participating level premium policy receives nothing for the premiums he pays except life insurance protection; that is, his beneficiary gets the amount named in the policy when the policyholder dies. The holder of the dividend policy, who pays a higher premium, in theory at least, gets back whatever the company has charged him in premiums above what was necessary to provide for death losses, expenses of management, and reserve. All companies charge more than is necessary to cover these outlays, simply as a matter of maintaining a margin of safety. This excess should in time go back to the dividend, or participating, policyholders.

In practice, however, mismanagement, dishonesty, and extravagance have eaten up so much of the funds of some of the companies, that the dividends in them are not large enough to make a participating policy as cheap as a non-participating one. The companies which sell both charge more for a participating policy than for a non-participating policy, and the excess charged, as a rule, at interest, amounts to more than the dividends.

Nor can deferred dividend policies be recommended in any other companies. A company which, under a capable and honest president, is returning good dividends to-day, might fail to do so under his successor. Taking all the companies as they run, and averaging the dividends they pay, a policyholder would do better to take out a non-participating policy at the lower cost rather than a dividend policy at the higher cost.

To this general rule a few well-managed mutual companies are exceptions. That the deferred dividend policy is not the better bargain is shown by the following comparison of the details of two policies each for $1,000, one made out by a big New York company, the other by a better-managed New England company:

COMPARISON OF POLICIES

Deferred dividend policy in New York company, at age 25	Non-participating policy in New England company, at age 25
Annual premium, $22.76	Annual premium, $24.33
Total amount the policyholder pays in 20 payments (at 4 per cent. progressive compound interest), $682.80	Total amount the policyholder pays in 20 payments (at 4 per cent. progressive compound interest), $753.25
Cash value of the policy if surrendered after the 20 payments have been made, that is, in 20 years, $220 and whatever deferred dividends the company adds.	Cash value of the policy if surrendered after the 20 payments have been made, that is, in 20 years, $428
Amount the company will lend on it at the end of 20 years (the "loan value"), $245	Amount the company will lend on it at the end of 20 years (the "loan value"), $427
Extended insurance offered in lieu of cash value (and of same amount), 15 years 5 months	Extended insurance offered in lieu of cash value (and of same amount), Life
Amount of paid up insurance for life the policy is good for at the end of 20 years, $557	Amount of paid up insurance for life the policy is good for at the end of 20 years, $1,000

Of course in the New York company the policyholder will get his deferred dividends in addition to which ever of the last three alternatives he chooses, as well as in addition to the cash surrender value, if he choose that. But he has no means of knowing what those deferred dividends will amount to, and he may be pardoned for thinking, in the light of the recent management of the company that offers them, that they will not be great.

The great advantage of the second policy is that after the holder has paid his premium for twenty years, he does not need to pay any more. At whatever time he dies, whether he live five years longer or forty, the $1,000 is paid to his beneficiary. This kind of policy—the twenty payment kind—is very common. The holder, instead of paying a level premium every year until he dies, pays twenty higher level premiums which in twenty years heap up a large enough sum in the insurance fund to take care of his $1,000 death benefit when it falls due. There are also ten payment, fifteen payment, and thirty payment level premium policies—with premiums at different amounts, of course,—all designed to contribute to the insurance fund as much as would smaller level premiums, paid every year up to the policyholder's death. They have the merit to some minds of enabling a man to get the job of paying for his protection over with as soon as possible.

An annual dividend policy is better than a deferred dividend policy, because the dividends are declared and paid to the policyholder in cash, or in a reduction of his pre-

ı, or in an increase of his insurance every

A deferred dividend is commonly not ted to the policyholder until the policy ıres. But even an annual dividend policy sually indefinite, for it promises to pay olicyholder at the end of each year, his share of all the specific savings that t to be returned, but some indeterminsum.

ı man would in ordinary business make a :act with another man, and give the : man the power to construe the con- . There is no reason why he should do it :e insurance. The companies that issue al dividend policies should agree to t the policyholders with the full amount ıat the companies have saved by having to pay a smaller death loss than they ex- :d in the previous year. They should : to add to this annual dividend what- they have gained by making a charge reserve purposes higher than necessary. :r reform methods this will be done.

THREE GOOD FORMS OF POLICY

ıere are, then, three excellent kinds of ıary policies outside of the fraternal so- :s:

rst, a non-renewable term policy for : definite business purpose.

cond, a renewable term policy not re- ng any medical examination except the one.

ıird, a level premium, straight life (or participating) policy.

ɔ these may be added an annual dividend :y, provided that the contract specifically es to return the saving through having a r death loss than was figured upon, and excess amount above what was really ssary for the reserve.

THE COST OF INSURANCE

·actically every man who has any one de- lent upon him owes it to himself and to dependents to take out one of the good s of life insurance. Obviously, a man t have an income larger than his living :nses before he can insure; but there are men who cannot so regulate their liv- :xpenses as to have some surplus. The ·wing table shows approximately the an- . premium one has to pay in the standard panies at different ages for the different s of insurance.

PREMIUM RATES FOR $1,000 INSURANCE

Age	21	25	30	35	40	50	60
1	$11.75	$12.00	$12.50	$13.50	$14.50	$20.75	$40.00
2	12.50	13.25	14.00	15.00	16.75	29.00	62.50
3	15.50	17.00	19.75	25.50	27.00	40.00	64.00
4	19.50	21.35	24.25	28.00	32.75	48.00	77.00
5	50.00	50.50	51.25	52.50	54.25	62.00	82.50
6	65.00	65.70	66.75	68.25	71.00	81.00	108.50

No. 1 is annual renewable term insurance.
No. 2 is ten year renewable term insurance.
No. 3 is level premium non-participating.
No. 4 is level premium dividend policy, the initial premium charge being the same whether the dividend is annual or deferred.
No. 5 is 20-year endowment.
No. 6 is 20-year endowment five per cent. gold bond.

The premium rates of all old line companies are substantially the same for the same kind of policy. In few cases is the difference in initial cost more than 5 per cent. The greatest difference is in real returns of dividend and investment policies. So far as non-participating policies are concerned, it makes little difference in what well established company the policy is taken out. As regards all other policies, the difference is great, not so much in the first cost, as in the return of excess cost as dividends.

In the past, agents have as a rule, persuaded applicants for insurance to take the more expensive kinds. The result has been frequently that policyholders have let their policies lapse through inability to keep up payments of premiums. Loss of employment, sickness in the family, unfortunate business ventures, bad crops, unwise speculations, and other misfortunes have resulted in many lapses. In some companies, this falling off of policyholders amounts to more than half of the full number. Since, however, a man takes out life insurance to protect other people, usually his own family, the first thing he should do, when he takes out a policy, is to establish in himself the moral earnestness to keep his premiums paid. A strong foundation for this moral earnestness is a wise selection of the amount of insurance he can afford to carry. This amount sets the sum he is undertaking to pay regularly in premiums.

He should attach but slight weight to the loan value of his policy, that is, the amount the company would be willing to lend him on it, or to its cash surrender value. By taking advantage of either of these privileges, he nullifies the very object for which he took out insurance. Since the insurance should be, in his mind, an out-and-out gift to his beneficiaries, he should not regard it as in any sense a

fund to which he himself has access. Borrowing from the company on one's insurance policy is like robbing one's child's toy bank.

A REGULAR SAVINGS SYSTEM

Life insurance should form, and usually does form, part of a general saving plan. In such a plan, these things should be considered together, and not separately: (1) Life insurance protection; (2) a home; (3) savings and investments. If every man with a wife and children—and what normal man does not have a wife and children, or does not look forward to having them?—dedicates himself to protecting them against want, to sheltering them in a home of his own, and to providing them and himself against sickness and old age, he will naturally regulate his saving capacity to do all these things as well as he can. Niggardliness is the last fault of Americans. Business men do not practice in their homes even the economies that they insist upon in their business. Men on salaries live as if their salaries were sure to increase and never to diminish. Farmers frequently gauge their expenditures on their prosperous years rather than on their bad or medium years. Part of our enterprise as a nation is due to this spirit of hopefulness. But many of our individual misfortunes and disasters also are due to it. Thrift, then, is a virtue which most of us could wisely practice more scrupulously than we do.

It may be of assistance here to set forth a simple illustration of a thrifty handling of one's income. It covers the case of a man earning $100 a month, which is an easy figure on which to base comparisons.

A WISE PLAN FOR A MAN OF SMALL INCOME

Such a man's saving capacity should be $240 a year; if anything, more rather than less. Six thousand dollars at 4 per cent. would return an amount equal to his saving capacity. At the age of thirty he could buy insurance of $6,000 for $75 a year, taking the cheapest form of policy—a yearly renewable term. The cost of a ten-year renewable term would be only $8 more at first, and he had better take that, as it costs no more in the end, and simplifies his arithmetic. This amount of insurance protection would cost one-third of his savings; that is, by paying to an insurance company one-third of what he can save, he has a guarantee that, should he die within ten years, his saving capacity will be continued permanently for the benefit of his wife and children. He should not take the whole $6,000 in one company, and by no means in one policy. This protection would be for ten years only; if he desired to continue it, it would cost him more than $100 a year for the next ten years, and almost $200 a year for the third ten years. It would not be advisable in a permanent savings plan to rely solely on this. Besides this cheapest form of insurance protection, he should provide with a level premium policy for permanent protection no matter when he dies.

Assuming that one-third of the savings are paid initially for term insurance, there are two-thirds to be used for other purposes. One-half of this might be used to buy from a conservative trust company a non-forfeitable endowment which matures either at a fixed future date or at death, and which cannot be sold or borrowed upon. By buying an endowment from a sound trust company, where no medical examination is required and the time of death is immaterial to the contracting company, the holder takes no risk except the solvency of the company, which of course he should examine into most carefully. An endowment contract of this nature is a protection against old age. It also adds to the amount of life insurance protection, and the regular requirements of payments for it are as insistent as of a life insurance company.

The other third of the savings should be put in the savings bank, where they can be used at any time should emergency demand. Wherever a man's employment, or the stability of his occupation warrants it, the savings bank account should be looked forward to as the foundation stone of the family home. It should grow into the ownership of a house, which would also add to the protection which the life insurance policy would help make permanent. Membership in a building and loan association could well take part of the savings bank third. These associations, in helping their members to build their own homes, are of great value. The man who puts part of his savings in one of them, however, should be sure that it is controlled by his neighbors and himself, and that its management, investments, and loans are subject to their and his personal scrutiny.

This savings bank fund should be in as

accounts as there are members of the hold. The wife should have her ac- and the children should have theirs. If management of the business affairs of usehold partnership which come under rsonal supervision, the wife is enabled to some saving and to have a little surplus, hould be hers, and it should go into her savings account. The $100 monthly , or the earnings or the income of the nd, whatever they may be, are as much ife's and his children's as they are his, the apportionment of their expenditure uld be made to the personal and individ- terest of every member of the house- to practice economy and thrift.

to return to the more specific subject, o pay the cost of life insurance from the al saving scheme of which it is the most ial part. Every year the difference en the cost of annual term insurance f level premium insurance should be o buy a level premium insurance policy. usand dollars is large enough for any one se policies. It should be dated on the hat the month's salary comes in, or that turn for the crops is due, or when some receipt of money is expected. This um will be between $17 and $25, accord- the company and according to whether licy is a non-participating or a dividend . At first the premiums should be emi-annually, so that each $1,000 policy cost only $10 twice a year. Any man ford to pay that much. Even if the in- is $200 a month or $500 a month instead o, or if it is $50 instead of $100, the ad- s the same: to take out small policies. keep on taking them out.

uming that the initial protection has provided for by a low-priced term policy, uld be considered that this policy will nore from time to time, whereas a level um policy does not. So it should be ged gradually to take out level premium es in addition to term insurance. Avoid gle premiums or ten-payment or twenty- ent policies, or anything except these primary forms of insurance. If a man member of a fraternal association which s the lives of its members, he should a substantial part of his insurance with d have his insurance protection in all forms, fraternal, term, and level prem-

By this method, his insurance protection would gradually increase every year. As the term insurance became too costly, it could be dropped, its place being taken by the results of the trust company endowment, which would have matured before the term rate became very high. The other insurance would be continued until its maturity at death.

This provides for a series of small payments instead of big lump payments. It provides for a graduation of savings in different forms, so that adversity would not affect them all. It gives more insurance protection at all times than an expensive policy, and it guards against the forfeiture or lapse which so often is the result of high premiums.

It is what any man can do and what every man should do. The savings-bank deposits and the endowment fund would both have to be swept away before the insurance protection became vulnerable. Even then the insurance protection would not be all bound up in one policy, but distributed in a number of companies and policies, some of which should certainly be held until the last.

And to hold insurance protection intact, the policyholder should see that every policy which he takes out prohibits him from borrowing money on it, or from forfeiting it, or from surrendering it, and contains the sole guarantee that, should his premiums be paid in full, his wife and children will receive the full face of the policy, and should the premiums not have been kept up, they will receive whatever protection he has already paid for. Let his policy contain only that and nothing more, and he will have removed any opportunity of yielding to any temptation or adversity to deprive his wife and children of the last protection which he in his more prosperous days had provided for them.

Life insurance agents have argued, in endeavoring to sell expensive policies, that investment insurance is commendable, as an investment policy compels a man to save.

One man, whose eyes have been opened by the recent insurance investigations, said:

"I took out an endowment policy because I could not trust myself to lay away a definite sum of money at definite times without some pressure to make me do it. But I have now discovered that I underestimated my ability to save. As my income increases I find all that is necessary to compel me to invest a definite sum every month is a definite object."

THE HOME BUILDING OF THE NEW YORK LIFE INSURANCE COMPANY
e Company's books this building is valued at $5,000,000. It cost $7,121,267.37 On this cost it earned in 1904 only a trifle more than 2½ per cent., as shown by the Armstrong report

) Receive the profits, converted into an annual me for life, and continue this policy without her payments of premiums; or,

) Receive the profits, converted into additional -participating paid-up insurance, subject to ence of insurability satisfactory to the company, continue this policy without further payment premiums; or,

) Receive the entire cash value, as stated be- " (in this policy it amounted to $5,550 plus 'this cy's share of the accumulated profits'), "converted an annual income for life, and discontinue this cy; or,

) Receive the entire cash value, as stated below, ash, and discontinue this policy."

'he company owes the holder of this ma- ed policy $5,550 plus any accumulated fits they wish to give him. Their first r, or "benefit," is to give him the profits ash, but to keep the $5,550. For this y will allow him to continue his $10,000 ticipating insurance. As a man fifty rs old in good health can get a $10,000 dividend policy for $480 a year, and the average expectation of life for a fifty-year old man is nearly thirty years, he could buy participating life insurance quite as cheaply elsewhere. Or if he had tired of frills, he could take his $5,550 and buy straight life insurance *more* cheaply.

The second "benefit" provides that the policyholder receive his "profit" in an annuity, and use the $5,550 as provided for in benefit No. 1.

He practically pays two lump sums, one for an annuity and the other for participating life insurance. In both of these cases, the company gets the use of the money which he has paid in during the twenty years previous.

The third benefit puts the profits into additional non-participating insurance and devotes the $5,550, as in benefits 1 and 2, to continuing the original policy. Except for the fact that part of the $5,550 is spent for participating privileges which are by no

means sure of netting him a fair sum, the policyholder loses nothing by this benefit.

The fourth option provides that the profits, whatever they are, and the $5,550 surrender value be "converted into an annual income for life." This means, of course, that the policyholder gives his money to the company to invest, and they give it back to him in small instalments with whatever interest they wish. For twenty years he collected this sum, which he turns over to the company so that they may pay it back to him (with part of the interest it earned) in another twenty years.

The last of these options is, "Receive the entire cash value, as stated below, in cash," (the $5,550 and whatever profits there are) "and discontinue this policy." The option allows the policyholder to terminate his bad bargain. Whether his original policy was a good investment or not, he has received all the money he can possibly get from it, and he can then use it to buy life insurance or he can invest it. But, if his previous experience has been of any value, he will not try to combine the two in one policy. Those offered in this one policy are by no means all the "benefits" *which* a policyholder may have to contend with. He is given a chance to get almost any of the "prizes" which he escaped when he first took out his policy, or even to try the same one over again if he likes it.

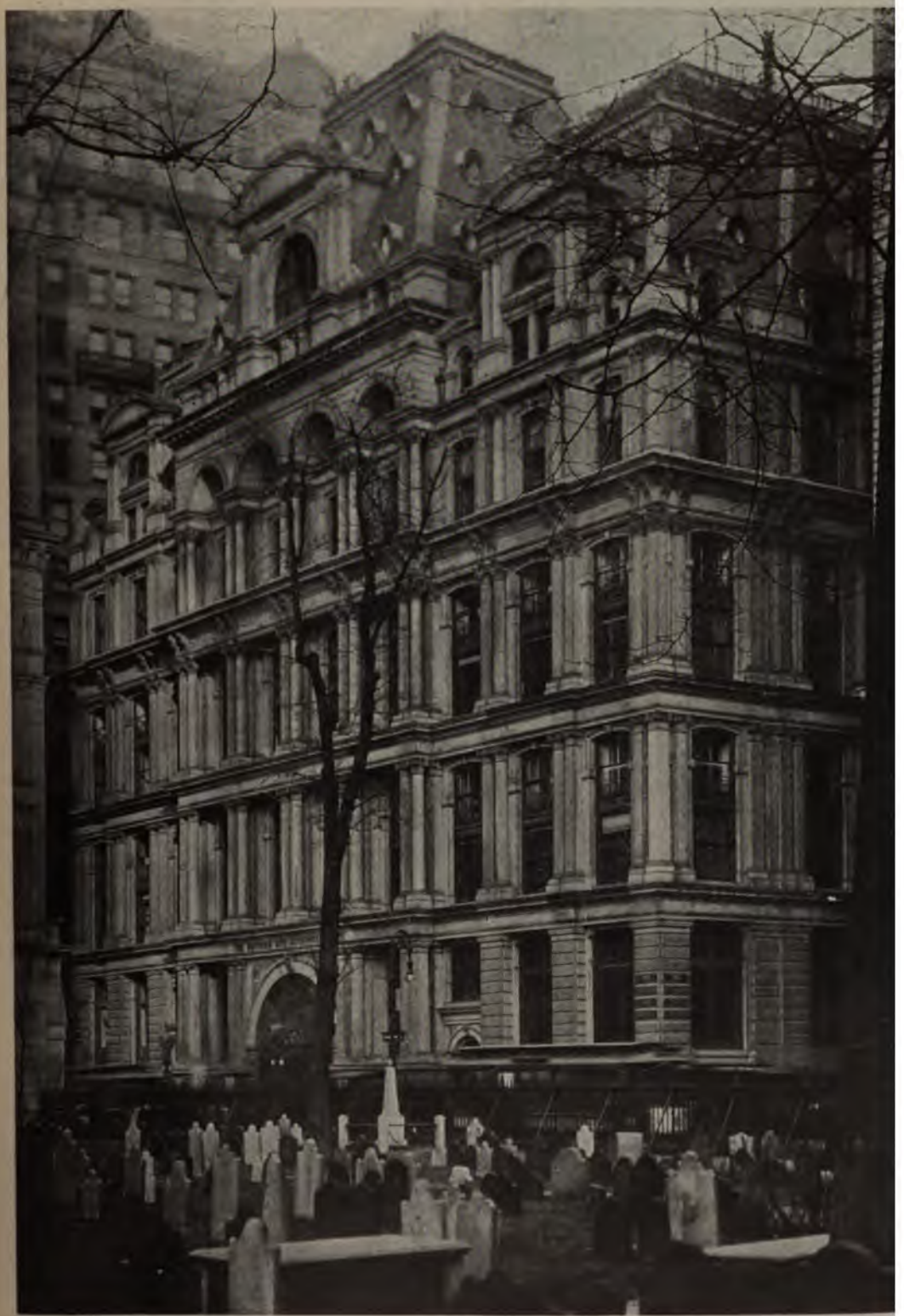
The evil of frill policies originates with the companies; for these policies were the basis of the irresponsible millions the companies have worked so hard to heap up. In their struggle to sell these things, the whole business of selling life insurance has been debauched. Although it is illegal to rebate, most of the companies have encouraged a practice which by competition forces the agent to do it. The companies allow insurance brokers to sell policies for them and they give the brokers high commissions. A Connecticut company, for example, has been giving brokerage commissions as high as 75 per cent. of the first premium. The result is that when a man finds out what kind of policy he wants, he asks his broker to purchase it for him. The brokers have bought the policy, deducted their brokerage, just as if buying anything else and returned the rest of the commission to the client. To meet this kind of sale on policies of their own company, the agents have to rebate. And so

THE EQUITABLE BUILDING IN ST. LOUIS

This structure cost $1,220,227. On this valuation the company earned in 1904 only 1½ per cent., as shown by the Armstrong Report

THE EQUITABLE BUILDING IN BOSTON

In 1904 this building earned only a little more than 1½ per cent. on its cost, as shown by the Armstrong Report



THE EQUITABLE'S MAIN BUILDING IN NEW YORK

In 1904 it earned only 2.2 per cent. on its cost, as shown by the Armstrong Report. The company's expenses amounted to the h per cent. of its premium receipts in that year.

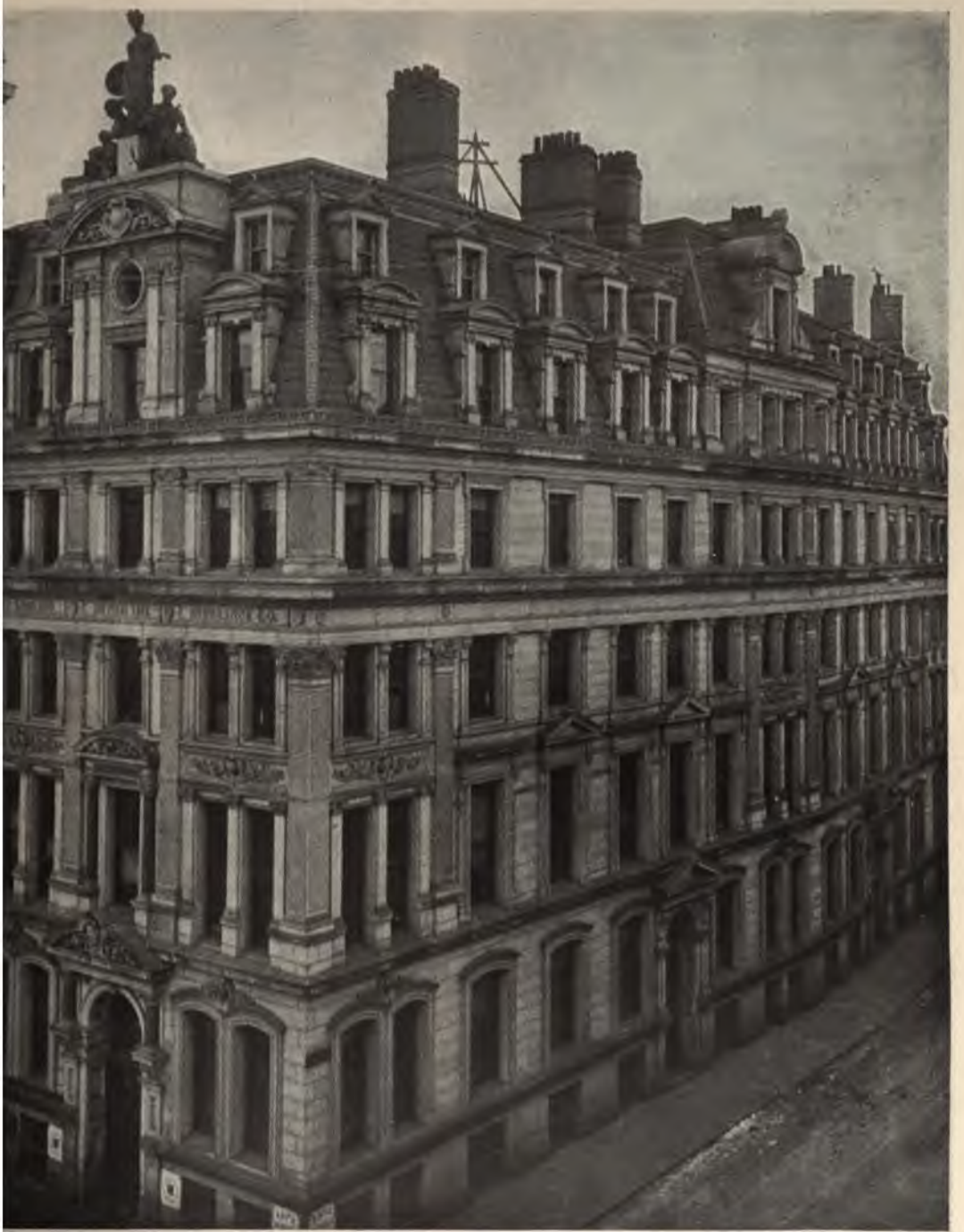
MR. H. L. PALMER
President of the Northwestern Mutual. The expenses of this company, in 1904, were only 16 per cent. of that year's premium receipts

they have bribed the public to buy the wares they knew the public did not want.

There is a type of agent, however, who does not do business in this way. He is the field expert, a responsible insurance adviser with a clientele in which can be found both his first customers and his last, and his customers are his chief advertisement. The better agents are beginning to realize the long profit of honesty. There has lately been formed an Anti-Rebate Bureau in New York. As yet it has not had courage enough to stop the brokerage business, but its existence is in itself a good sign. The Armstrong committee, when it recommended that commissions be paid only on the amount of life insurance sold, irrespective of the prizes attached, struck a blow straight at the rotten spot. But the most cheerful fact is what, in one agency at least, has already been done.

Thirteen years ago the New York agency of the Northwestern Company, under Mr. John I. D. Bristol, canceled 400 brokers' contracts and proclaimed that it would no longer give rebates of any kind. It was considered the reckless move of impractical reformers, this decision for honesty, but it worked. And in 1897 the company was persuaded to follow the good example, although the company's rule is not so strict as Mr. Bristol's. Yet the fight was not over. The most successful man in that very agency gave a rebate of $2,000. It was found out. The policy was canceled. The agent, although he brought in more business than anyone else was expelled; and his yearly equity of nearly $8,000 in former contracts was taken from him. The case

THE HOME BUILDING OF THE NORTHWESTERN MUTUAL, IN MILWAUKEE
The Northwestern, next to the Connecticut Mutual, paid the highest percentage of dividends to premium receipts in 1904



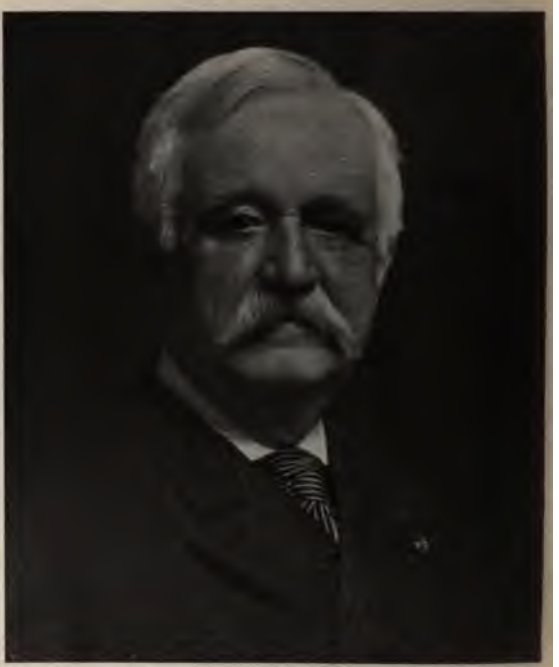
THE HOME OFFICES OF THE NEW ENGLAND MUTUAL, IN BOSTON
of the more economically managed companies. In 1904 the percentage of its expenses to receipts was only slightly more than 20.

d vs. Bristol) was brought to court. The o cheque was produced. The purchaser ade to testify, and the rebate was proved. it was realized that the agency was in ear- And its honesty has paid; for on February 21st the *Insurance News* printed under "Bristol's Business Booms," the fact that between February 1st and 10th this agency did $620,400 worth of new business. Reforms that are demanded for the public by the men

Photographed by H. L. Bundy

MR. JOHN M. HOLCOMBE

President of the Phœnix Mutual, of Hartford, Conn.



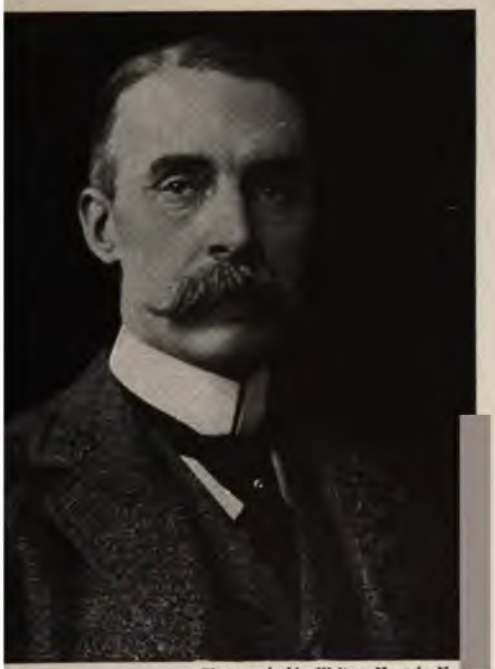
SENATOR MORGAN G. BULKELEY

President of the Ætna Life, of Hartford, Conn.

THE PHŒNIX MUTUAL OFFICES

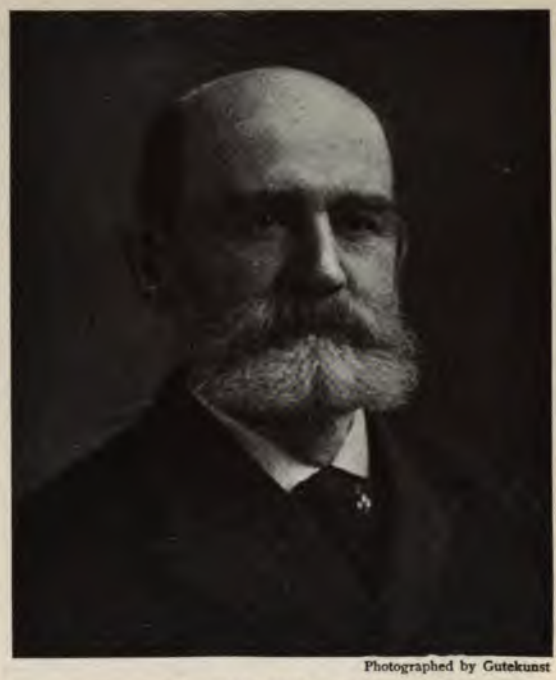
THE ÆTNA LIFE OFFICES

THE PRESIDENTS AND THE HOME OFFICES OF FOUR OF THE



Photographed by Walters, Newark, N. J.

MR. FREDERICK FRELINGHUYSEN
President of the Mutual Benefit, of Newark, N. J.



Photographed by Gutekunst

MR. HARRY F. WEST
President of the Penn Mutual, of Philadelphia

By courtesy of the *Newark Evening News*

HE OLD OFFICES OF THE MUTUAL BENEFIT

Photographed by Gutekunst

THE PENN MUTUAL OFFICES

ECONOMICALLY MANAGED LIFE INSURANCE COMPANIES

MR. PERRY S. ALLEN

Secretary and custodian of the Presbyterian Ministers' Fund. This Fund's percentage of expenses to receipts is only 8, or little more than half the percentage of the most economical of the general companies. The company has only two regular agents and Mr. Allen himself writes most of the business, amounting to about a million and a quarter dollars a year

who originate the business are likely to be the most effective kind, for the very men who promoted them are always on hand to see that they are carried out.

When an honest, responsible agent goes to his home company and demands in the name of his policyholders that certain abuses cease or certain improvements be made, he is backed by the voting power of his clientele; and if his clientele is large enough, he may demand a voice in the conduct of the company.

So far, both the agents and the public have been the victims of a vicious system. To sell tinsel policies the companies allowed excessive commissions. The agents bribed the public with rebates to buy them. The companies got millions of dollars. The agents rebated, lost their self-respect, and still lost much business which went to the brokers. The public accepted the illegal bribe along with the gold brick policy. What they lost can be readily seen by an examination of even a mild form of prize insurance.

The easiest way to find out just what these various kinds of policies give is to separate the money paid for life insurance from that spent for the investments and jot down at the side of each what chances of profit and loss it runs. For example, a $10,000 twenty-year deferred dividend policy for a man thirty years old in one of the big companies calls for a yearly premium of $513, which may be divided as follows:

LIFE INSURANCE AND ENDOWMENT

YEARLY PAYMENTS	RETURN
$150 *for life insurance.*—This is what $10,000 of non-participating term insurance costs a year. It is a good yearly payment for $10,000 worth of life insurance.	$10,000 worth of life insurance for twenty years and a cash surrender value at the end of that time.
$362.50 *for* $10,000 *endowment.*—The excess of premium for endowment over a term policy. This sum at progressive compound interest at 4 per cent. for twenty years equals $11,237.50; or 5 per cent., $12,782.37.	$10,000 if the policyholder is alive and has kept up his premiums. Plus an indefinite sum the company chooses to pay.

Return in case of death	$10,000
Return if alive at end of period plus an indefinite dividend.	$10,000

But a man who had bought a $10,000 straight life insurance policy and put the rest of his money in a savings bank or any other

THE OLD LONDON EQUITABLE'S OFFICES

This company has never had an agent, and its expenses small. Those who wish to buy life insurance from it go to offices after it. The company was founded in 1762

investment, would at the end of twenty years have an account as follows:

YEARLY PAYMENTS	RETURN
$150 *for term insurance.*—This is the same as he pays for life insurance under the other plan.	The same as with the other policy, $10,000.
$362.50 *for investment.*—At 4 per cent. in savings bank, at progressive compound interest, this would equal $11.237.50; or 5 per cent, $12,582.37.	$11,237.50 or $12,782.37 depending on rate of interest.
Return in case of death	$21,237.50 or $22,782.37
Return if living,.....	$11,237.50 or $12,782.37 depending on risk taken in investment.

This shows which is really the better life insurance; which would leave the more money to the policyholder's estate in case of death.

The following is the table showing what $1 amounts to at compound interest over a period of years:

SIMPLE COMPOUND INTEREST TABLE

From 1 to 40 years, giving the value of $1 principal at simple compound interest at 3, 3½, 4, 5, and 6 per cent.

Year	3%	3½%	4%	5%	6%
1	$1.03	$1.03	$1.04	$1.05	$1.06
2	1.06	1.07	1.08	1.10	1.12
3	1.09	1.10	1.12	1.15	1.19
4	1.12	1.14	1.17	1.22	1.26
5	1.15	1.18	1.21	1.27	1.33
6	1.19	1.22	1.26	1.34	1.41
7	1.23	1.27	1.31	1.40	1.50
8	1.26	1.31	1.36	1.47	1.59
9	1.30	1.36	1.42	1.55	1.68
10	1.34	1.41	1.48	1.62	1.79
11	1.38	1.46	1.53	1.71	1.89
12	1.42	1.51	1.60	1.79	2.01
13	1.46	1.56	1.66	1.88	2.13
14	1.51	1.61	1.73	1.98	2.26
15	1.55	1.67	1.80	2.07	2.39
16	1.60	1.73	1.87	2.18	2.54
17	1.65	1.79	1.94	2.29	2.69
18	1.70	1.85	2.02	2.40	2.85
19	1.75	1.92	2.10	2.52	3.02
20	1.80	1.99	2.19	2.65	3.20
21	1.86	2.05	2.27	2.78	3.40
22	1.91	2.13	2.37	2.92	3.60
23	1.97	2.20	2.46	3.07	3.82
24	2.03	2.28	2.56	3.22	4.04
25	2.09	2.36	2.66	3.38	4.29
26	2.15	2.44	2.77	3.55	4.54
27	2.22	2.53	2.88	3.73	4.82
28	2.28	2.62	2.99	3.92	5.11
29	2.35	2.71	3.11	4.11	5.41
30	2.42	2.80	3.24	4.32	5.74
31	2.50	2.90	3.37	4.53	6.08
32	2.57	3.00	3.50	4.76	6.45
33	2.65	3.11	3.64	5.00	6.84
34	2.73	3.22	3.79	5.25	7.25
35	2.81	3.33	3.94	5.51	7.68
36	2.89	3.45	4.10	5.79	8.14
37	2.98	3.57	4.26	6.08	8.63
38	3.07	3.69	4.43	6.38	9.15
39	3.16	3.82	4.61	6.70	9.70
40	3.26	3.95	4.80	7.04	10.28

From the foregoing table one may see what a single dollar will amount to when invested; but when the investment is made at the rate of one dollar every year, the interest to be figured is, of course, on each successive payment. The money grows, not at simple compound interest, but at progressive compound interest. Thus, when twenty annual payments of a single dollar at each payment is made to an insurance company, the company may be considered to have in its possession at the end of that time not $20 but $30.96. It is by the failure to realize what this progressive compound interest amounts to that the average policyholder is induced to invest his money so poorly. Below is given the progressive compound interest table of sums invested annually for forty years at different rates. By the use of these tables, one can easily and quickly compute the value of any investment in life insurance or in anything else.

PROGRESSIVE COMPOUND INTEREST TABLE

Giving the value, from 1 to 40 years, of $1 paid annually in advance at 3, 3½, 4, 5 and 6 per cent.

Year	3%	3½%	4%	5%	6%
1	$1.03	$1.03	$1.04	$1.05	$1.06
2	2.09	2.10	2.12	2.15	2.18
3	3.18	3.21	3.24	3.31	3.37
4	4.30	4.36	4.41	4.52	4.63
5	5.46	5.55	5.63	5.80	5.97
6	6.66	6.77	6.89	7.14	7.39
7	7.89	8.05	8.21	8.54	8.89
8	9.15	9.36	9.58	10.02	10.49
9	10.46	10.73	11.00	11.57	12.18
10	11.80	12.14	12.48	13.20	13.97
11	13.19	13.60	14.02	14.91	15.87
12	14.61	15.11	15.62	16.71	17.88
13	16.08	16.67	17.29	18.59	20.01
14	17.59	18.29	19.02	20.57	22.27
15	19.15	19.97	20.82	22.65	24.67
16	20.76	21.70	22.69	24.84	27.21
17	22.41	23.50	24.64	27.13	29.90
18	24.11	25.35	26.67	29.53	32.76
19	25.87	27.28	28.77	32.06	35.78
20	27.67	29.26	30.96	34.71	38.99
21	29.53	31.32	33.24	37.50	42.39
22	31.45	33.46	35.61	40.43	45.99
23	33.42	35.66	38.08	43.50	49.81
24	35.45	37.95	40.64	46.72	53.86
25	37.55	40.31	43.31	50.11	58.15
26	39.71	42.75	46.08	53.66	62.70
27	41.93	45.29	48.96	57.40	67.52
28	44.21	47.91	51.96	61.32	72.64
29	46.57	50.62	55.08	65.43	78.05
30	49.00	53.42	58.32	69.76	83.80
31	51.50	56.33	61.70	74.29	89.89
32	54.07	59.34	65.21	79.06	96.34
33	56.73	62.45	68.85	84.06	103.18
34	59.46	65.67	72.65	89.32	110.43
35	62.27	69.00	76.59	94.83	118.12
36	65.17	72.45	80.70	100.62	126.26
37	68.15	76.02	84.97	106.71	134.90
38	71.23	79.72	89.40	113.09	144.05
39	74.40	83.55	94.02	119.80	153.76
40	77.66	87.51	98.82	126.84	164.04

SURRENDERING AND EXCHANGING BAD POLICIES

WHICH POLICYHOLDERS HAD BETTER CHANGE AND WHICH HAD NOT—THE OPPORTUNITIES OFFERED

MANY policyholders are now reading their policies carefully for the first time. They are finding out facts which they did not know before, which, compared with their recollection of some agents' promises, are causing dissatisfaction. But when a policyholder finds that he has a bad bargain, what is he to do?

Before deciding, every policyholder should first read over his policy carefully, and compute what he has paid in and what he will still have to pay in. In this figuring, he should be sure to include the compound interest on every dollar from the time of its payment to the date of the maturing of his policy. This can easily be done by consulting the tables printed in this magazine Next he should put in an application in some other company or companies for the same amount of life insurance protection that he is carrying. By making a comparative examination of the different policies, he can tell which offers him the most for the least money.

It by no means follows, however, that because a man has a bad policy and can now get a good one, he should at once drop the bad one. If he has been treated honestly in the company in which he is insured, he should, of course, stay there. But if he has made a bad bargain, the question whether he should give up his policy or keep on, depends on the kind of policy that he has and on how long he has been paying premiums on it—assuming, of course, that he is still a good risk and can get insurance protection elsewhere.

THE NON-PARTICIPATING POLICY

If his policy is either a term or a level premium non-participating policy which contains no investment features, he has nothing to gain by dropping it. Even if it is in one of the companies whose former corrupt management has been exposed, he has the solace of knowing that the money which was wasted or stolen did not come out of his payments, but only out of the payments of the holders of participating policies. It came out of the sums supposed to be devoted to paying dividends as they come due. If his policy is in a stock company, he is in the same position as if he held a mortgage bond on a solvent railroad. So long as the management does not wreck the company, it will pay its contracted obligations—what the printed language of the policy says. He could gain nothing by changing, for the man who has any life insurance policy now can never get the same form of policy again at the same premium he paid when he took it out. On any new straight policy, he must pay the increased premium proportionate to his increased age.

The holder of an endowment policy, however, though he may not buy the same form of policy as cheaply now as when he took it, can buy the same amount of straight life insurance protection perhaps even more cheaply. And he need not look far for a better way to invest the surplus above his straight premium, if he regards the investment feature of his policy as an advantage.

"SURRENDER VALUES"

The man who at the age of thirty is paying $86 a year for $1,000 of life insurance protection and a twenty-year double endowment, can buy the same amount of life insurance protection for less than a fourth of the money; or if he has a gold bond, or an ordinary endowment policy, he can get the same amount of life insurance protection for less than half the premium he is paying; or, for the same premiums, he can get more than twice the amount of life insurance protection. Nor would he necessarily have to change companies to do this. The same companies that sell life insurance combined with investment also sell it without any investment feature, though they discourage the purchase of the cheaper policies. But the policyholder who desires a change to less expensive life insur-

ance protection will now find it much easier to get a cheaper policy than it was a year ago.

All policies, except term ones, have a surrender value. This value increases as the payment of premiums goes on. Almost all policies contain a table of the surrender values year by year. By giving up his policy, a holder is entitled to the present surrender value. In general no policy which has been running for ten years or more should be surrendered. The surrender value of a policy is less than what has been paid in on it, and the holder who should give up one ten years in force would lose the difference between the surrender value and what he has paid in, and any new policy he could take out would be at so high a rate (since he is now ten years older) that he would lose by making a change. The surrender value differs in different companies, having been in the Mutual only a little more than 63 per cent. of the premiums paid, a little more than 83 per cent. in the New York Life, a little less than 88 per cent. in the Equitable, and less than 33 per cent. in the Prudential. But even the policies with the highest surrender values had better be kept if they have run for ten years.

WHEN TO DROP AN ENDOWMENT

But there are good reasons why a policyholder should give up an endowment, gold bond, or other investment policy, if it has not run too long. A company's expenses must be paid out of the money turned in by policyholders as premiums. The part of these expenses charged against each policyholder is estimated on the basis of the premium he pays: the higher the premium, the higher the percentage of the total expenses charged against the policy. Accordingly, the man who buys his life insurance in connection with an investment policy pays for his life insurance protection, through his high premiums, a greater proportion of the expense of management than if he bought the same amount of insurance in a cheaper form of policy. Assuming that he lives, however, until the policy matures, the investment feature of the policy then has had to bear its share of the expense, which in the biggest companies takes, on the average, about 25 per cent. of the premiums. The effect on investment returns is as if a depositor made every year the same deposit in the savings bank, and the savings bank deducted one-quarter of his deposit for the expenses of management, and then at the end of twenty years, or whatever the term might be, returned the other three quarters with interest. Since one dollar deposited annually at progressive compound 4 per cent. interest for twenty years amounts then to a little more than $30, it would be possible for a savings bank to take annually one-quarter of the deposits, and still to pay back at the end of twenty years a sum which would be greater than all the annual payments. The progressive compound interest would more than pay the 25 per cent. diverted. This is what, in effect, a combination endowment policy does, with the additional disadvantage to the policyholder that if he dies during the twenty years, the company takes all his investment payments and the interest on them, instead of only one-quarter. He gets only the straight insurance he has been paying for in addition.

No policyholder, therefore, who has paid more than five annual premiums on a 20-year policy should discontinue, because what he would lose would about offset what he would gain by a better investment. But if he has paid less than one-fourth of the premiums and is an acceptable life risk, he will average better if he surrenders his investment policy, *having previously taken out a pure life policy*, and invests, say, in a savings bank, his surrender money and as much annually as the difference between his old premium and his new one.

THE SURRENDER OF VARIOUS POLICIES

He should be careful in surrendering his policy to see that he gets the full surrender value to which the law and his policy contract entitle him. Unless he has by a waiver written or printed in red ink on the margin on the face of the policy, waived the insurance law, he is entitled in New York to the legal surrender value. In Massachusetts the law does not permit the legal surrender value to be waived. In other states the law varies and should be consulted on this point. Where the surrender value is inserted in the policy, it is usually larger than the legal surrender value. Generally, the legal surrender value is about one-fourth less than the value to the company of the relief the surrender gives them from liability.

As a substitute for cash, paid up insurance will usually be given, varying in amount ac-

cording to the number of premiums paid. Or in lieu of this, extended term insurance will be given; that is, insurance for a limited time, at the full amount of the policy, according to the age of the policyholder. The cash surrender value, the paid up insurance, and the extended insurance, are all equivalents. On the surrender of any deferred dividend, 20-payment life, endowment, gold bond, or other investment policy, the insured is entitled to select which he will take.

An annual dividend policy should not be surrendered, no matter what company it is in. These policies class with term and straight life as the cheapest forms of protection. In an annual dividend policy, there are no investment features, and the policyholder is entitled to both an annual accounting and an annual credit of the proportion of the surplus earned by the company allotted to him.

Deferred dividend policies, however, are in a different class. Every man with an annual dividend policy gets the benefit of his participation whether he lives or dies, and he gets the full benefit in annual dividends. The man with the deferred dividend policy gets no benefit unless he lives out the dividend period. Then, since the company has kept his annual dividends (which, invested in each successive year by the company, should amount at the end of twenty years to one-half more than their simple total) they should amount to one-half more than annual dividends would foot up to. Yet the holders of deferred dividend policies in the three largest companies have received about one-fifth less than the holders of annual dividend policies in companies which do not issue deferred dividend policies. Here is where much of the money came from that went into the irregular expenditures shown by the recent investigations: namely, out of proceeds supposed to be used to pay deferred dividends. The surrender of deferred dividend policies, therefore, is advisable where they have not run so long as to make the premium rates at the advanced age of the insured so high as to forbid reinsurance. Even though the big companies will doubtless now be managed more honestly and economically than in the past, it is not wise for a policyholder to be paying more for a deferred dividend policy than for a straight one. He does not get the benefit of his excess payments if he dies, and if he lives he has simply been contributing to a huge fund, which the officers of his company can use irresponsibly. His ultimate return is only just what they decide to give him.

THE REMEDY AGAINST THE DIRECTORS

The old policyholders who have been paying premiums for ten or fifteen years can gain nothing by surrendering their policies, but they have a remedy for their bad bargains, both as policyholders and as citizens. As policyholders, they can compel through the courts the restitution by the individual directors and officers of all money which has been wasted or stolen from the companies of whose funds they were the trustees. This legal remedy exists against all the directors, both those who profited directly by their faithlessness to their trust and the greater body numerically whose negligence and lack of scrutiny enabled the officers and the directly guilty directors to rob. While the expenses of the litigation would be too large for any single policyholder to bear, it is not only the right but the duty of bodies of policyholders to unite and to force restitution.

The directors are individually liable for all the boodle funds, all the syndicate profits, all the diversions through subsidiary banks and trust companies, all the losses by real estate speculation, and all waste of whatsoever nature.

They are men of sufficient wealth for judgment against them to be collectable. The money which was taken from the policyholders did not vanish, but went into the pockets of the men who took it. Policyholders should see that these pockets are emptied back into the treasury of the company.

While the punishment for the criminal offences is limited to the officers who were corrupt, and does not include the trustees who were only quiescent or negligent, the enforcement of a civil remedy is open against all the trustees alike. And though the enforcement of criminal law is restricted to such public officers as the district attorney and the attorney general, any man who has been wronged may recover under the civil law. To compel reimbursement from all trustees alike would not only be of financial advantage to policyholders, but it would be the performance of a great civic duty and a lesson to all other men who in their corporate capacity handle other people's money.

PERSONAL EXPERIENCES OF POLICYHOLDERS

"FOURTEEN YEARS AGO, when my sons were ten, eight and six years old, my chief aim in life was to educate them. I was earning a modest professional income. If I lived till they should grow up, I expected, by the good management of my income, to be able to send them to college. But, if I should die in the meantime, I should not leave enough property to enable their mother to do so. I had a "straight" life insurance policy for her benefit, which I had long carried. But, if I should die, that would all be required for her maintenance even in the most modest way.

"I therefore decided to buy another policy for $15,000 for the express purpose of paying for the education of my sons if I should die. The insurance agent with whom I dealt persuaded me to buy a twenty-year endowment policy. It costs me $540 a year. For fourteen years I have paid that premium.

"By the time my boys got into college, my income had not materially increased; and I have had to use the utmost economy to meet the expenses of their education—all the while paying this $540 a year for this policy.

"Now, if I had bought a straight term life policy for ten years, it would have cost me (for the same amount of insurance—$15,000) only $260 a year; and I should have had $280 a year more than I have had to apply to their education. If I had died, one policy would have yielded just as much for them as the other.

"By buying this investment policy for that purpose, therefore, I made it harder by $280 a year to carry out the very purpose for which I bought the policy.

"I suppose that I have only my own ignorance to blame. But the agent really tricked me. I told him my purpose. He knew my income; and he sold me the costlier policy because his commission was larger on that than it would have been on a cheaper and equally safe policy.

"For six years more I must pay the $540 a year, when I will get back—what? The agent of the company cannot tell me. But it will be a smaller sum than I should get if I had put my $280 a year at interest in any one of three ways in which I have from time to time invested small sums.

"And my purpose, when I bought this policy, was not to make an investment—a forced investment—but only the specific purpose of providing for the education of my boys if I should die. Viewed in the light of this purpose, the kind of policy that I was "bamboozled" into buying actually made it harder for me (by $280 a year) to carry out the purpose."

A PROFESSIONAL MAN'S STORY

THE experience of another professional man of a moderate income, as given in his own words, is this:

"I first insured my life for the benefit of a creditor. When I began my career, I was $1,500 in debt. I took a straight policy for that sum—a term-policy for five years, which was the cheapest that I could buy. In the meantime I paid the debt. But I had also married.

"When that term-policy expired I took another for ten years for $5,000 for the benefit of my wife; and, since then, I have taken out many policies. I have a fair professional income which has gradually increased for eighteen years and I expect a somewhat more rapid increase during the next ten or fifteen years. By that time, I ought to have enough property modestly to maintain both my wife and me in our old age.

"Whenever I have made a debt, I have taken out a straight policy to cover it. If I should die, the policy would pay it and leave no confusion.

"For each of my children, when they were young, I have taken out a policy to insure his education. For my wife I have carried in more recent years a policy for $10,000. I have so distributed the amounts of these policies that the total premiums should never amount to more than 10 per cent. of my income.

"When my children's education is com-

pleted, I intend to discontinue the policies that I have carried for them, as I have discontinued policies to cover debts or obligations when they were paid. If I succeed as well as I hope, I propose before many years to discontinue also the policy for my wife.

"This means that I have carried all the insurance that I could afford. As my income increases and my obligations become relatively small, I diminish my insurance.

"I can invest (I have invested) what money I have saved in very much more profitable ways than any insurance company could invest it in for me. But I should at no time have dared to be without insurance to cover definite obligations (to every member of my family and to every creditor) in case I should die before I should work out the moderate prosperity that I always expected to attain.

"I remember that I used to be considered to hold 'foolish' notions about the true function of insurance, by my friends who bought expensive policies that they had great difficulty in keeping up. But I observe that recently my 'notions' are become much more popular.

"A man of my condition can afford to spend one-tenth of his income during the constructive period of his career for life insurance. If he meets the average of American success, he need not keep spending so large a proportion after he has got somewhat ahead of the world."

AN AGENT'S POINT OF VIEW

"I HAVE no more use for or patience with the misleading schemes of the gold bond or deferred dividend monstrosities of the big companies than anybody else. But with endowments, as written by the best American companies, the situation is different. It is well known that very few business men will go voluntarily and systematically to any bank for a term of years, and lay away savings for old age. Hence they set themselves the task of deliberately making the impulse they must have in order to carry out their desires. They know the constant temptation to withdraw any surplus in the bank for business contingencies or for more promising investments with the possibility of loss. This is not wholly theoretical, the product of my brain, but embodies my long experience with business men. I am myself an illustration.

"At 29, when in business, I took an ordinary life policy in the Mutual. To-day I pay my fortieth premium. I could just as easily in the first twenty or thirty years have paid the twenty-payment rate or even the endowment rate as the cheaper straight life rate which I pay. But the straight life premium is a continuous burden until death ends it. Have I the excess premium of an endowment rate in the bank or in my estate? Well, no—it has gone where the excess earning of 85 to 90 per cent. of the earnings of business men of my time has gone—into the vicissitudes of business reverses. Moral: cover as many 'ifs' as your condition will admit."

A YOUNG MAN'S PROBLEM

FIVE years ago a young man just approaching twenty, working in a small town, on a small salary, took out an Equitable 20-payment, 5 per cent. gold bond, endowment policy for a thousand dollars, payable, in the event of his death, to his mother and father. Under this policy his annual premium was $65.09. On account of the interest-bearing gold bond feature of the policy and the consequent high premium it was worth more than its face value as a death protection, and it therefore guaranteed to pay $1,300 to his heirs in the event of his death, before the end of the 20-year term. If he should survive the term of payments, he was to have several options for the future of his policy: He could cash it in for $1,300 and his share of the surplus earnings; or he could have a paid-up policy for $1,300; or he could take a gold bond for $1,000 at 5 per cent. interest, which means that he could have an annual endowment of $50 for twenty years, and at the end of that twenty years receive $1,000.

Last winter (he was then twenty-four years old) he began to figure out just what value he was getting for his annual premiums of $65.09. He had moved to New York City and was getting a moderate salary. Gradually it dawned upon him that by the terms of his policy he was getting, during a period of twenty years, no more protection than a straight life policy would give him—because, if he died, all that his estate would get would be $1,300—and that he was paying three times as much for his policy as straight insurance would cost. In other words, he was paying the difference (at least $40 a year) for the privilege of gambling with himself that he would live twenty years, whereupon, if he lived, he should get—what? An endowment that, he figured, was

less than the amount he could make by investing for himself the difference between the straight life premiums and the endowment premiums that he was paying.

Consequently he looked about for a chance to change his policy. Fortunately one of his friends had once worked for a conservative New England life insurance company, and could advise him. This friend suggested that before the sixth annual premium came due he cash in his Equitable policy at its surrender value of $192. As he had paid in $325.45, he has to be content that for the difference—$133.45—he has had five years' insurance. Out of the $192 he has used $26.08 to pay the first year's premiums on two $1,000 policies of 20-year term insurance. Straight insurance rather than term insurance for this $2,000 would have cost him from $44 to $46.

He considered these things in taking out term insurance: It costs only a trifle more than half the cost of straight insurance; and under the term policies he can, at any time within five years, without medical examination, and at the age of 24 rate, convert his term insurance into straight insurance by simply making up the difference between his term insurance premiums and the straight insurance premiums for the preceding years. By carrying term insurance he is getting the full protection of straight insurance, at the lowest possible rate, and in addition he has a five years' option on straight insurance of the same amount, at his present age rate. He thus has five years in which to increase his earning capacity to such a point that he can afford to pay for straight insurance and also to pay the back difference in premiums.

KNEW NOTHING ABOUT HIS POLICY

TWO men were walking down Broadway in New York during the Armstrong investigation. One asked, "Are you insured?"

"Yes, are you?" came from the second.

"Yes," he replied

The first man asked: "What kind of policy have you?" The friend thought a moment and replied sheepishly:

"I don't know."

"Well, what do you remember about your policy?" he asked. "Chiefly," replied the friend, "that I took it to oblige the father of a friend of mine, and that I pay a certain amount of money every year for it."

This man's case is typical of thousands who know nothing about one of the most important investments they have.

RICH MEN'S INSURANCE

MILLION DOLLAR POLICIES AND THE MEN WHO CARRY THEM

MEN with large insurance formerly scattered it among many companies. Mr. John Wanamaker, for example, has $1,500,000 insurance in eighty-five policies. For a long time he carried the largest insurance in the United States. During the past ten years, however, very rich men have taken out large single policies.

The first $1,000,000 policy ever issued was taken out in 1897 by Mr. George W. Vanderbilt, at the age of thirty-five, in the Mutual. It is a 20-payment life, 20-year distribution policy; that is, he is to pay a yearly premium of $35,000 for twenty years. At the end of this time he will receive a paid-up policy of $1,000,000, and a cash dividend. If the policy had been taken out twenty years ago, at the same age, he would have paid by this time the sum of $700,000 in premiums, which at 4 per cent. compound interest would amount to nearly $1,085,000. This would end the premium-paying period, and he would now receive a paid-up policy of $1,000,000, upon which he would receive dividends in the future, and he would at the same time receive a 20-year dividend amounting to $293,090—the dividend payable this year on such a policy—that is, $293.09 per thousand dollars. This would mean paid-up insurance of $1,000,000 at fifty-five at a cost of $792,000, or $792 a thousand.

The most heavily insured man in the world, however, is probably Mr. L. Rodman Wanamaker of Philadelphia, who carries $2,000,000

in the Mutual, in addition to insurance in other companies. Mr. Wanamaker first took out his insurance in the Mutual, amounting to $200,000, at the age of 34. At 36 he increased it by two additional policies of $100,000 and $500,000. Five years later, at 41, he took two additional policies, one of $1,000,000 and the other of $200,000. This makes his total insurance in the company $2,000,000, on which he pays a yearly premium of $63,226.

In all, five policies of $1,000,000 or more have been issued—four written by the Mutual. The second policy of $1,000,000 was issued in 1900 to Mr. Frank W. Peavey, of Minneapolis. Mr. Peavey's policy was what is known as an ordinary life, 5-year distribution policy; that is, the premiums were to be payable until death, and dividends were to be given every five years. Mr. Peavey was fifty years old when he took this policy, and his annual premium was $48,390. He had paid only two premiums, and his next premium would have been due in less than ninety days, when he was stricken with pneumonia and died after a short illness. The proceeds of the policy, one million dollars, were of course promptly paid.

The Mutual Life was the only company that took $1,000,000 policies. Of these sums the company took only $250,000, and reinsured the remainder in other companies. Recently the company decided not to accept any policy exceeding $250,000. The Equitable has placed the limit at $260,000, and the New York Life at $300,000. This placing of limits is one of the results of the New York investigation. Formerly the New York Life and the Equitable made out much larger policies, and re-insured part of the insurance.

The large policies, of course, cost no more proportionately than smaller ones. Straight life insurance of $1,000 at the age of thirty costs $20 a year. For the same man, a $500,000 policy of the same kind would cost just five hundred times as much, or $10,000.

One of the most successful life insurance agents in the country and a high officer in one of the big companies recently said: "I for one am in favor of reducing the premium on a big policy. We have five hundred times the expense on five hundred $1,000 policies that we have on one $500,000 policy. Yet the small policyholder pays the same rate as the big one."

It is currently reported that agents in the past have offset the disadvantage by giving large rebates to large policyholders. Agents ambitious to write large sums and make big incomes, divided their commissions with the insured. It is maintained, too, that frequently these policies on which rebates have been allowed have been given spectacular advertisement.

Large policies are common among the big brokers of Wall Street. One of them who carries $580,000 life insurance, when asked why he carried such a large sum, said: "That is very easily answered. My business is very uncertain. One year I am rich, the next I am not. I have those large policies to insure my family in case I should die in one of my bad years. I can't possibly touch the money I have invested in premiums. If it were elsewhere I would be tempted to speculate with it."

The largest single premium ever paid was $663,023.28 by a man in Los Angeles. It was for an income policy or annuity in the Mutual. It provided a life income for himself and at his death life incomes for his children and his six grand-children.

New York naturally has more heavily insured men than any other city. Among those with large policies are: James C. Colgate, $1,500,000; George W. Vanderbilt, $1,000,000; August Belmont, $600,000; Richard A. McCurdy, $300,000; General Francis V. Greene, $500,000; John D. Crimmins, $300,000; Pliny Fisk, $400,000 (the total on the Fisk family is $2,000,000); Chauncey M. Depew, $500,000; P. F. Collier, $395,000; Edward Lauterbach, $300,000; George W. Perkins, $300,000; Gage E. Tarbell, $500,000; and E. E. Smathers, $335,000.

The Wanamaker family in Philadelphia carries a total of $3,855,000 in life insurance, probably more than any other family in the world. Other large policyholders in Philadelphia are William Burnham, $300,000; Joseph G. Darlington, $500,000; E. V. Douglas, $400,000; F. W. Ayer, $400,000; J. Horace Harding, $400,000; H. S. Kerbaugh, $500,000; Randall Morgan, $700,000; Charles T. Schoen, $500,000; and William H. Scott, $525,000.

But all rich men do not carry life insurance. Mr. Andrew Carnegie, for example, does not believe in it, and does not carry a single policy. The same is true of Mr. John D. Rockefeller.

HOW THE STATES SUPERVISE INSURANCE

ONLY A FEW EFFICIENT INSURANCE COMMISSIONERS—THE INCAPABLE AND MERCENARY MANAGEMENT IN PENNSYLVANIA AND OTHER STATES—WHAT COMPETENT MEN ARE DOING

EVERY state and territory in the United States, except Indian Territory, has an officer whose duty it is to supervise life insurance. Even Hawaii, Alaska and the District of Columbia have insurance departments. In the larger states the commissioner or superintendent in charge has no other duties than to supervise insurance. In the smaller states the supervision over insurance matters is delegated to the state auditor, or treasurer, or comptroller, or secretary of state, who includes it among the other functions of his office.

Necessarily in only a few instances is the officer in charge of insurance affairs a man who is conversant practically with life insurance. Where the supervision of insurance is combined with the duties of a more important state office, it is natural to turn over the insurance details to some clerk who is familiar with them. In the larger states, especially New York and Pennsylvania, the head of the insurance department has usually been a politician, knowing little about life insurance, and holding the office for its lucrative salary and fees, giving little of his time or attention to it.

In New York, the superintendent of insurance for the past six years has been Mr. Francis Hendricks, a man of wealth and of high personal standing in Syracuse where he lives. He has spent little of his time in Albany where the offices of his department are. His office is in a Syracuse bank, of which he is president. He controls the politics of Syracuse and of Onondaga county, which he represented for several terms as state senator. It is doubtful whether during his term of office he has averaged one full day a week at his desk in the insurance department. The affairs of the office have been run by two deputies, Mr. Henry D. Appleton and Mr. Robert H. Hunter, each of whom has been in the department longer than Mr. Hendricks. Mr. Appleton has spent a lifetime there, beginning as a clerk, and working up to be deputy. He has charge of the technical insurance work of the department, while Mr. Hunter, the former postmaster of Poughkeepsie, who controls the politics of that end of Dutchess county, pays more attention to the patronage and the political connections of the department. At the national convention of insurance commissioners and at the conferences where insurance knowledge is required, Mr. Appleton always represents the New York department.

In Pennsylvania the office of the insurance commissioner was one of the most lucrative in the gift of the governor. It was held until recently by Mr. Israel Durham, then the boss of Philadelphia. Mr. Durham did not bother with the work of the office. He collected his salary and added to that a large share of the fees. It was testified in the recent Pennsylvania investigation, that Mr. Durham's secretary collected from the actuary of the department $141,000 of the actuary's fees, paying the actuary a salary from the fees collected from the companies.

Conditions were in one way worse in New York and Pennsylvania than in any other states, but in most of the other states there was no real supervision, and the commissioner did little more than collect the fees promptly. In return the companies were allowed to do about as they pleased so long as they kept their reserves intact and steered clear of insolvency. Indeed, the technical knowledge of the average state insurance official did not extend beyond the ability to value the policies, and to compute the amount of reserve necessary to maintain solvency. There was therefore no real supervision and no regulation except an occasional examination of the assets. Even this was turned into an opportunity for political patronage. In some states the [illegible]rs were in the habit of ap-

pointing friends to come to New York and examine the big companies. The examinations consisted of a pleasant vacation trip to New York City during the winter, or to a near-by seaside resort in the summer, with the hotel bills and a charge of twenty dollars a day collected from the insurance company.

There were, and are, notable exceptions to this general neglect of duty. The insurance departments of Massachusetts, Wisconsin and Minnesota have been for years exceptional in really performing their duties, and in recent years the departments in other states, such as Tennessee and Missouri, have awakened to a sense of their responsibility to the policyholders within their jurisdiction. It was Insurance Commissioner Francis L. Cutting of Massachusetts, who forbade the Prudential to merge with the Fidelity Trust so that the same men might be self-perpetuating directors of both. Mr. Zeno M. Host of Wisconsin has waged a persistent war against deferred dividend policies and all devices which avoid direct and prompt accountability to the policyholders. Mr. Thomas D. O'Brien of Minnesota has coöperated with Mr. Host in insisting upon an annual gain and loss exhibit which would make possible analysis of the overcharges on premiums, the savings, the surpluses and the manner of treatment of policyholders. Mr. Reau E. Folk of Tennessee, who is a brother of Governor Folk of Missouri, has been active in insisting that the funds of the policyholders should not be used for political contributions, and that the managing officials should make full and detailed accounts of their expenditures.

To these men there should be added the other insurance commissioners who are now awakening to a realization of the results of their past ignorance and neglect, and who are trying to make up for it by joining in the movement for life insurance reform. The main difficulty with most of them is their ignorance of life insurance, which cannot be remedied by a few weeks' study. This shows in some of the remedies which they suggest.

The hostile feeling among policyholders toward the companies, caused by the recent revelations, is reflected in a hostile attitude by some insurance commissioners. Out of all the fifty-three commissioners there are hardly a half dozen really competent to deal with life insurance problems. In a recent list which President Roosevelt made up he hardly exceeded this number; for, in a discussion with a committee from the National Association of Insurance Commissioners, the President could recall off-hand only Messrs. Folk, Cutting, O'Brien, Host and Drake.

One of the most helpful of all the practical results of the New York investigation is likely to be the reform in the methods of state insurance departments. The people now have their eyes open to the possibilities of efficient work by insurance superintendents and commissioners, and they will scrutinize the methods of these officers more sharply than ever before. There is no reason why other states should not have their insurance affairs managed as capably as Mr. Cutting, for example, handles those of Massachusetts.

WHAT COMPANIES TO INSURE IN

THOSE THAT HAVE RECENTLY DONE BEST BY THE POLICYHOLDERS—METHODS OF ASCERTAINING FROM THEIR REPORTS THE CONDUCT OF DIFFERENT COMPANIES

MOST men who have bought policies have bought them in this company or in that, not because they had any accurate knowledge of the company but because its agent was persuasive.

In one of Mr. Bunner's stories, a whole boarding-house of demure old couples were thrown into consternation because the landlady insisted on seeing their marriage certificates. Perhaps not one couple in a dozen can show a marriage certificate after twenty years of wedded life. Similarly with life insurance policies. Few men know accurately just what their policies say.

If all life insurance companies made full and honest reports and if every company would always be managed in the future as in the past, it would be very easy to point out what com-

; are best. In practice some of the big-
ompanies have habitually made false
s, and there are few that have not some-
olored their reports for purposes of fav-
comparison. Then, too, presidents die
ign, and new presidents succeed them.
executive officers change. Methods of
gement vary from time to time. All
changes make it difficult, even with the
careful study of the companies' records,
e advice which would be safe, beyond
venture, in the future.

rty years ago the Mutual of New York
e Connecticut Mutual of Hartford were
vo leading life insurance companies in
Jnited States. When Henry B. Hyde
ed modern life insurance in the
, both these old companies took a con-
ive attitude. So long as Mr. Winston
resident of the Mutual of New York, he
ed the Hyde methods and tried to con-
is company in the policyholders' inter-
So did President Jacob L. Greene of the
ticut Mutual. But twenty years ago
Vinston was succeeded by Mr. Richard
cCurdy; and after Mr. McCurdy's ac-
n, the returns to the Mutual's policy-
s diminished, and insurance in the Mu-
became more and more costly. In-
d expenses went hand in hand with
r dividends until the climax was reached
. McCurdy's testimony before the Legis-
Investigating Committee, that it was
he object of his management to make
returns to the old policyholders, but to
e excess charges on their policies in
reat missionary and philanthropic work
reading the benefits of life insurance
where— in other words, the agent's com-
ns were so increased and the cost of
gement was so magnified that the old
holders did not get what ought to have
to them.

sident Greene of the Connecticut Mu-
who died recently, left as his monument a
reputation instead of a fortune. Under
dministration the policyholders of the
ticut Mutual fared remarkably well.
received more life insurance protection
e money they paid than the policyhol-
n any similar company. They received
dividends on the total of their premiums,
hey had the benefits of honest adminis-
n to the utmost. Other companies did
t as well. The Mutual Benefit, of Newark, N. J., and the Northwestern Mutual, of Milwaukee, Wis., are among the others which could be mentioned as having a creditable record; but under Colonel Greene the Connecticut Mutual was first in its good showings.

Colonel Greene is now dead and a new man has succeeded him as president. Mr. McCurdy has resigned and a new man has succeeded him as president of the Mutual of New York; and the future of these companies will depend largely on these new men at their head. The comparison of these two companies is made because the contrast is sharpest; but an element of uncertainty about future management will exist in every company until the business is changed from one of offering a combination of life insurance protection with other things, to a straightforward and exclusively life insurance business.

The simplest way to make a comparison between different life insurance companies is to compare the percentages of their expenses of management to their premium receipts. This is an incomplete method, because the savings in management may not be wholly given to the policyholders. For example, the Ætna of Hartford is an economically managed company. The percentage of its expenses of management to its premium receipts was the same in 1904 as in the Connecticut Mutual. But the Ætna is not a mutual company; and, while in 1904 its ratio of expenses to its premium receipts was low, it returned to its policyholders a great deal lower dividends than the Connecticut Mutual, for instance, or the Northwestern, of Milwaukee. That is to say, the policyholders in the Ætna did not as fully receive the benefits of economical management as the policyholders in the best-managed mutual companies, presumably because the Ætna, being a stock company, must earn dividends on its capital stock.

Only ten life insurance companies conducted their business in 1904 at an expense of management less than 20 per cent. of the premiums received. In this ratio is not included the taxes which differ in various states; for, though these taxes increase the total cost of management, it is better to exclude them from this computation, which is solely to compare the economy of the managing officers.

These ten companies and the percentage which the expenses of the management of

each of them bears to their premium receipts, for 1904, were, disregarding fractions:

PERCENTAGES OF EXPENSES TO PREMIUMS

The Ætna of Hartford, Conn., 18.
The Berkshire of Pittsfield, Mass., 18.
The Connecticut Mutual of Hartford, 18.
The Hartford of Hartford, 18.
The Massachusetts Mutual of Springfield, Mass., 18.
The Mutual Benefit of Newark, 16.
The Northwestern of Milwaukee, 15.
The Presbyterian Ministers' Fund of Philadelphia, 8.
The Provident Loan and Trust of Philadelphia, 16.
The State Mutual of Worcester, Mass., 19.

Of these the Ætna, the Hartford and the Provident Loan and Trust Company are stock companies. The others are all mutual. There are several other companies, notably the New England Mutual of Boston and the Penn Mutual of Philadelphia, the Phoenix of Hartford, and the Union Central of Cincinnati, whose percentage of expenses of management to premium receipts so slightly exceeds 20 per cent. that they come in practically the same class as the companies named above. Of these three, the Union Central is a stock company and the other two are mutual.

The legal distinction between a stock company and a mutual company is much the same as between a non-participating and a participating policyholder. In a stock company the policyholder is entitled only to what the policy contract says. In a mutual company the theory is that the policyholders are entitled to a return of all the excess charges and all the savings. In practice it does not always work out so. Thus the Equitable, of New York, which is a stock company, during the past few years made a somewhat less bad showing in this respect than the Mutual.

A comparison of companies by dividend percentages is incomplete also unless the reports contain the apportionment of deferred dividends and the objects to which the unapportioned surplus will be put. For instance, taking the two companies which paid the highest dividends in 1904, the Connecticut Mutual and the Northwestern Mutual: the Connecticut paid its policyholders about 22 per cent. of that year's premium receipts in dividends. It retained 4 per cent. as undistributed surplus. The Northwestern paid 20 per cent. and retained 6 per cent. The Northwestern has na annual dividend system with an increased dividend every five years. It, therefore, retained a little higher percentage of its savings to provide for this quinquennial additional dividend. The Mutual of New York adopted the opposite way of treating its policyholders. Its mortality savings and investment income over its reserve and other excess of that year amounted to 26 per cent. of its premium receipts; but, instead of returning this to its policyholders, as the Connecticut and the Northwestern did, it paid its policyholders in dividends only 5 per cent, or less than a quarter of what these other two companies paid. The Massachusetts Mutual paid 15 per cent. out of a total of about 26 per cent.; the Mutual Benefit paid 14 per cent. out of 19 per cent; the Berkshire 14 out of 22 and the State Mutual 14 out of 23.

These two comparisons combined give a good idea of the way the companies have been treating their policyholders. They show which companies have been most economically managed and what per cent. of the results of their economies they have paid back to their policyholders. This is really all that concerns the policyholder. The solvency of all of the old life insurance companies is beyond question. Their insurance rates are all so high that there is an excess charge in all of them over the actual cost. The question of most interest to the policyholder is whether he gets back the excess charge. What becomes of it if he does not get it, is a matter of great interest to him, no doubt, but of no financial benefit.

Of course, to the holders of non-participating policies, neither the expenses of management nor the dividends are matters of financial concern. In a badly managed company the non-participating policyholders are better off than the participating policyholders. In a well-managed company where the excess charges are annually returned to the policyholders, the participating policyholder is better off in the long run than the non-participating policyholder. Since the great majority of policyholders have participating policies they are directly concerned both about the cost of management and about the percentage of the surplus paid back to them. Still, so long as the present system is continued of leaving it optional with the officers of the company how the dividends are to be computed, the policyholders are dependent more upon the integrity and ability of the executive officers than upon the name of the company, or on what it has done in the past.

THE SOCIALIST PARTY

ITS ORGANIZATION IN LOCALS IN THE UNITED STATES —ITS METHODS OF RECRUITING AND OF AGITATION—ITS PRESS—A 3,000,000 CIRCULATION OF ONE OF ITS PAPERS—THE DOCTRINE AND THE PURPOSES OF MODERN SOCIALISTS

BY

UPTON SINCLAIR,

AUTHOR OF "THE JUNGLE," ETC.

HE Socialist party, with 30,000 members in good standing, is organized in thirty-six states, with headters in Chicago. It has 2,000 "locals," ; least six members each, some having ousand. The applicant for membership ; a statement that he recognizes the ss struggle" as the fundamental fact of ent society, and renounces other political es. Should he not act upon this doctrine, ; liable to expulsion; and when he runs office, he must sign a resignation which be enforced if he violate Socialist tactics. his means the party ensures its attitude no compromise," which is the essence of tarian Socialism all over the world.

e party is managed upon a basis of unicted democracy. Its candidates are ed by conventions of delegates chosen ote in the locals. Convention acts are ys subject to referendum revision; and nportant measures are submitted to the of the membership in any case. Women admitted upon equal terms with men. he last International Socialist Congress, gates from Russia and Japan shook hands the platform. This congress (1904) attended by 455 delegates from twenty-five tries—India, Argentina, Finland, Servia Australia were there—estimated to repre-28,000,000 Socialists, or a vote of 7,000,000. e Socialists carry on their campaign the round. Their labor is for the most part ntary and unpaid; the Socialist party has and save such as wage-workers can conite. Expenditures are mostly for clerical , printing and distributing literature, expenses of speakers. The national e now keeps in the field twenty-two nizers, who travel, hold meetings, circlate literature, and explain the principles ocialism. The state organizations and some larger locals also keep men at work. During the campaign of 1904, the state organization of Illinois kept forty-five speakers in the field and distributed half a million pieces of literature. The vote in the city of Chicago rose from 14,000 in 1902, to 46,000 in 1904.

In the campaign of 1904, the fund at the disposal of the national secretary's office amounted to about $32,700. For the first time in its history, the party nominated presidential electors in every state. The candidates for president and vice-president spoke every evening after September 1st, and sometimes in the afternoon. The Debs meetings were extraordinary. The largest halls were engaged; admission was charged to all the meetings; and yet, rain or shine, the halls were packed and people left over for another meeting of the same size. The candidate traveled from Maine to Oregon, and addressed probably 250,000 people. It is said that Senator Depew had an audience of less than 200 people on the night that Debs spoke in Carnegie Hall, when the morning papers said 6,000 people were turned away. The only states where the vote did not increase materially, were Colorado and Massachusetts, and this is attributed to local causes —the desire of the laboring classes to defeat Peabody in the former state, and to elect Douglas in the latter. The Socialist vote invariably falls off when there is a radical appeal made by one of the old parties, as in Chicago and New York in 1905.

In 1898, only three Socialist papers in English were published in this country, and their combined circulation was less than 50,000. There are now half a dozen papers having what might be called a national scope, and about 100 smaller papers. The largest circulation is that of the *Appeal to Reason*, a four-page weekly propaganda sheet, pub-

lished at Girard, Kan.; its paid circulation is more than 250,000. During 1904, the editions averaged more than 400,000, several exceeded 700,000, and one touched the million mark. In December, 1905, the *Appeal* issued the so-called trust edition, of which the paid advance orders, as certified under oath, were more than 3,000,000 copies. This was the largest edition of any paper ever printed. The *Appeal* declined $25,000 worth of advertising for it. This paper has a monthly income of about $10,000, the surplus of which is turned over to the campaign fund. Another journal of interest is *Wilshire's Magazine*, a monthly edited by Gaylord Wilshire, a California millionaire, who has expended a good part of his fortune in building up a magazine which is now taking 1,000 subscriptions a day. It was refused admission as second-class mail matter by the post office, because, in the phrase of the authorities, it was published "to advertise its publisher's ideas." The magazine was therefore published in Canada for two years.

The *International Socialist Review* is edited in Chicago by A. M. Simons, who, with his wife, also conducts a Socialist correspondence school. (There are two other Socialist schools in Chicago, and an endowment of $200,000 has recently been left to found a Socialist college in New York.) The *Review* is published by the Charles H. Kerr Company, a coöperative publishing house which has 1,000 shareholders and sells at cost 500,000 books and pamphlets a year. The *Worker*, a weekly newspaper, is the organ of the party in New York. In Milwaukee the organ is the *Social-Democratic Herald*, edited by Victor L. Berger.

Another recent and interesting development is the Intercollegiate Socialist Society, of which Jack London is president. This is a society organized for the purpose of interesting college students in the subject. It is now forming study chapters in a number of colleges and high schools, and is planning to edit a College Men's Edition of several of the Socialist papers, and to put a copy of one of these into the hands of every college student in the country.

So much for the organization and growth of the party; there remains to outline its aims. The Socialist doctrine is, that the evils of present-day society are the consequences of industrial competition nearing its end and collapse. The economic struggle has resulted in the survival of the Rockefellers and Armours. There is no longer competition in prices, there is competition only in labor; and the result of this condition is, that the surplus product of industry goes to the big capitalist. This wealth he invests in new industries; and to sell his surplus he seeks foreign markets. When new markets are no longer to be had, there is over-production, and an insoluble problem of unemployment—a condition now chronic in England and Germany. Its effect is cumulative; for the unemployed compete and cause reductions of wages, and this is a diminution of the purchasing power of the community and the cause of a still further shrinkage in markets. These causes operate universally, and the issue of them can only be a world-wide industrial revolution. Just as in France when monarchy became no longer endurable the people seized the powers of government, the Socialists desire the people to seize, by means of the ballot, the industrial machinery of the country, and to establish an industrial republic. This involves the confiscation, gift, or purchase—for a small sum, in time of panic—of all capital, and its democratic administration for the equal benefit of all. "Capital," as here used, is to be distinguished from "private property"; the latter is houses, lands, machinery, etc., owned and used by an individual for his own benefit; while "capital" is houses, land, machinery, etc., not used, but rented to others, or operated by others for wages. The Socialists anticipate that the actual managers of these latter will become government officers, that prices will be reduced to abolish dividends, the plants being operated as the post office is now operated, at cost. Ultimately this change would make industrial equality a fundamental principle of government, as political equality has already become. This would mean the abolishing of poverty, and consequently of prostitution and crime; and it would put an end to war, which is now caused by competition for markets, not by race animosities.

"Utopian Socialism" which believed that the coöperative commonwealth could be established at once upon a small scale is now almost extinct. The modern "Scientific Socialist" believes that the end of the competitive wage system will come by a revolutionary change affecting the whole of society at once, and coming as the end of a long process of industrial evolution.

ENTY-FIVE YEARS OF TUSKEGEE

E BUILDING UP OF THE NEGRO, AS SHOWN BY THE GROWTH AND WORK OF
IS SCHOOL MANAGED WHOLLY BY NEGROES—THE RECORD OF ITS GRADUATES

BY

BOOKER T. WASHINGTON

FOUNDER AND PRINCIPAL OF TUSKEGEE INSTITUTE

RLY in my educational work, I discovered that what offers the greatest difficulty to the progress of an in- l or a race is not the material, but the l, surrounding conditions. It is com- ely easy to build up a worn-out soil and t productive. It is infinitely harder ıge a state of mind. It is possible fficient capital to erect buildings and machinery; but to change ingrained and customs of a community or a is a task requiring time and patience e the school at Tuskegee was started a month traveling about the country acquainted with the people. What vered, discouraging as it appeared time, was after all what might have ;pected. Some of the people I met ving practically in the same places hey, or their fathers and mothers, had y been slaves. The change which free- ıd brought to them, important as it r them potentially, had made very actical difference in their lives. Their s of work, their customs and habits of t, had remained to all intents and pur- hat they had been before emancipation. ıe cases where they had used their ı to get something better, the results ten at once ludicrous and pathetic. ıe plantation districts, I found large ;, including the visitors when any ap- living and sleeping in a single room. l them living on fat pork and corn and yet not infrequently I discovered : cabins sewing-machines which no one ow to use, which had cost as much as showy clocks which had cost as much or $12, but which never told the time. nber a cabin where there was but one the table for the use of the five mem- the family and myself, while in the e corner was an organ for which the family was paying $60 in monthly instalments. The truth that forced itself upon me was, that these people needed not only book-learning, but knowledge of how to live; they needed to know how to cultivate the soil, to husband their resources, to buy land and build houses, and make the most of their opportunities.

The same thing was true of the students who applied for entrance at the school. Many had themselves been teachers. Others had picked up various scraps of learning here and there, of which they were, of course, very proud. Some had studied many books. But their knowledge was, in many cases, regarded as a toy or an ornament.

That is to say, they perceived only a slight connection between education and work. Education was rather a device for escaping work. Among the institutions in which some had been trained, a feeling prevailed that it was beneath the dignity of an institution of learning to give time and attention to the industries. I remember cases where students who were thinking of entering the school at Tuskegee were warned that it would disgrace them to enter a "working school," or a school for "poor boys and girls." During the first two or three years of the school, I received constant requests from parents, and from the students themselves, that only book studies be given, and there were not a few students who, if they did work, preferred not to be seen working.

In 1881, when the Tuskegee Normal and Industrial Institute was opened at Tuskegee, there was practically no school in Alabama, Mississippi, Georgia, Florida, Louisiana, South Carolina, or Texas that gave attention to industrial education. Now there is not a single institution of note that does not give manual or industrial training of some sort. Not only this, but the demand for industrial schools all over the South, and the North, too,

not merely for colored students but for white students also, has grown to such an extent that it may be said that a permanent change in the prevailing ideas of popular education has been brought about. Industrial education for Negroes was first introduced thirty-seven years ago at Hampton Institute, Virginia. The Tuskegee Institute grew out of Hampton.

During the first ten years of its existence, a large part of the time and energy of the Tuskegee school was spent in convincing the students, their parents, and the white and colored population of the North and South, of the value of industrial education, and explaining its methods. It is only since then that the school has been able to do much to change the conditions of the farming class in the district around the school and in the other Negro communities to which the school extends its influence.

The Institute will complete this year the first twenty-five years of its existence. It was opened July 4, 1881, with one teacher and thirty pupils. At that time it had neither land nor buildings, nothing but the $2,000 a year granted by the Alabama legislature. Even the dilapidated shanty and the old church in which its first sessions were conducted were lent by the colored people of the village.

It was not long, however, before the school acquired a small tract of land. The first piece of live-stock of which it became possessed was an old blind mule, the gift of a white man in the neighborhood. This represented the capital of the school.

At the close of the school year last May it owned 2,000 acres of land, 83 buildings, large and small, used as dwellings, dormitories, class-rooms, shops, and barns, which, together with the equipment, live-stock, stock in trade, and other personal property, were valued at about $831,895.32. This does not include 22,000 acres of public land remaining unsold from the 25,000 granted by Congress valued at $135,000, nor the endowment fund, which amounted January 1, 1906, to $1,275,664. During the year 1904-5, there were enrolled in the regular normal and industrial departments, 1,504 students—1,000 young men and 504 young women—with an average attendance of 1,224. This number does not include the 194 in the training-school, or children's house, nor the 56 in the night schools of the village of Greenwood and of the town of Tuskegee, nor the 25 in the night school Bible classes, nor the 11 in the afternoon cooking classes in the town of Tuskegee. If these latter were included, the total number of students during the year would be 1,790.

Last year there were thirty-seven industries in operation in which students were given training. It will give some idea of the character and extent of this training if I quote a passage from the last annual report:

"During 1904, mainly by student labor, we cultivated 900 acres of land. Our sweet potato crop alone amounted to 6,500 bushels. Our dairy herd, which has been cared for by the students, contains 171 milch cows, and 16,332 pounds of butter were made during the year. In the machinery division 124 students received instruction. One new 7-horse-power engine was built for school use; 6 steam engines were repaired and 163 iron bedsteads built. In the tailor shop, 250 full suits of clothes and 563 pairs of overalls were made, besides a large amount of jobs done. During the year 1,412 articles were made in the millinery division, 1,309 in the dress-making division, 2,505 in the plain sewing division, 5,118 in the mattress-making division, 1,367 in the broommaking and basketry divisions, and 498,076 pieces were laundered during the year. In the harness shop 36 sets of new harness were made in addition to the repair work done on all the harness belonging to the school and for outside parties. In the electrical division, the interior wiring of the academic building, Emery Dormitory No. 2, and three cottages, was done by students, besides extending the electric light system on the outside of the buildings. In the brickmasonry division 548,000 bricks have been laid, 224,800 laths have been put on, and 9,018 square yards of plastering completed. In the brickyard 970,000 bricks have been manufactured.

"The value of the products manufactured and sold from the mechanical departments of the school amounted to $100,295. The sales of the products of the industries carried on exclusively by women amounted to $5,709. The value of the farm products sold was $56,188. This did not include $220 credited to poultry and bees, nor $645 for the sale of flowers by the school florist. The sales in the commissary department amounted to $75,596. Putting these items together, they give the grand total of $236,655 as the amount of business done by the school last year in the sale of its own products, and of the food, clothing, etc., used by teachers and students."

It has been the constant purpose of the school to turn out not merely trained mechanics and farmers, but also leaders and

TUSKEGEE INSTITUTE TWENTY-FIVE YEARS AGO

THE ENTRANCE TO THE TUSKEGEE LIBRARY

teachers who will give character to the people, scatter abroad the spirit of industry, enforce the dignity of labor, and improve the condition of the masses so as to make them useful to themselves, their race, and their country. The measure in which the institution at Tuskegee has done this is the measure of its success.

In 1891, the first Negro Farmers' Conference was established. It was a sort of experience-meeting. The farmers from the surrounding county and from all over the state of Alabama and the adjoining states, were invited to come to make known their difficulties and to tell what they had done or what their neighbors had done to overcome them. The conference soon became very popular, and, as a result of it, local Negro conferences were established in different parts of the state. In a small way, these were schools of self-help. Their purpose was to discover what the farmers could do to improve their condition. In connection with the local conferences, farmers' institutes were established. At their meetings some member of the faculty of the school, or the local school-teacher, if a graduate of Tuskegee, told the farmers the best methods of cultivating the soil and discussed other matters of interest.

Since 1897, monthly meetings of the farmers of Macon county, in which Tuskegee is located, have been held at the Institute. Farmers have been invited to bring in their products and exhibit them. In November of every year a Negro farmers' county-fair has been held and prizes offered to those who exhibit the best specimens and the largest variety of farm products. There has been steady progress in the variety of subjects discussed and in the character of the discussions, showing that the farmers who attend are steadily gaining in understanding of those simple scientific principles of agriculture which these institutes seek to enforce. In the early years of this institute, much was formerly said about the effect of the moon upon the crops, but the discussions usually brought out the point that deep ploughing was more important in agriculture than the moon; and lunar theories of agriculture have long since been discarded by those farmers who have attended the meetings.

From 1890 to 1900, the number of farms in Macon county increased from 2,766 to 3,824, and the total area of improved land increased from 116,429 to 142,568 acres. The value of farms and buildings increased from $1,157,250 in 1890 to $1,953,197 in 1900. During the same time the value of the farm implements increased from $46,610 to $108,810.

AN UNSKILLED LABORER

As shiftless and improvident as he is good-natured; his physical and mental powers wasted for lack of training

A SKILLED STUDENT IN THE TUSKEGEE SHOE SHOP
Thorough training will make him a valuable and productive member of the community

: value of live-stock increased from
o to $496,820.

ırnest effort was made during the first
years of the Institute to inculcate
methods of farming, to improve the
to encourage thrift and industry, and
ulate a desire for better life and con-
nong the Negro farmers. Now a fur-
xperiment is being made in Macon
Ala. Under the direction of Mr. E.
y, head of the Bible Training School,
achers and pastors of Macon county
ɔrmed an organization, which holds
ly meetings at Phelps Hall Bible
g School to discuss the moral and so-
ıditions of the communities in which
'e, and to devise means for their im-
provement. At the last meeting of
ministers' organization, the subject of
cussion was "The Difficulties and Dang
for the Negro in City Life." The subject
discussion at the next meeting is "The Car
meeting: Its Influence for Good and Evil.

These meetings tend to divert the attent
of the churches from the discussion of d
trines which divide them, to bring living
sues into the pulpit, and to unite the religi
forces in the work of building up the mo
and social life of the people. A similar
ganization has been formed at Tuskeg
among the school teachers of the county. T
organization brings the school teachers of
county together at stated periods to discuss
aims and methods of the Negro county scho

Improvement in the primary schools in Macon county has been greatly stimulated recently by the work of C. J. Calloway, who has had charge of the distribution of a small fund placed in my hands to encourage the schools, supplementing the public school fund. Largely through his work, something like $2,500 has been raised since October by contributions from Negro farmers to increase the school term and to improve the school buildings. With these sums raised by the Negro farmers themselves, supplemented by aid from the primary school fund, twenty-five school-houses are now building, and the school term in nearly every school in the county will be extended this year from four months to seven or eight months.

For some years an effort has been made to build up in the neighborhood of the school a model community. During the last few years this community has increased rapidly, until now, including the students and officers of the schools, we have a village of 2,100 inhabitants. Although this community is not incorporated, it maintains an unofficial government through a village improvement association, which levies voluntary taxes upon persons and property, the proceeds of which it employs in maintaining the streets and sidewalks, in furnishing light for the streets, and in making necessary improvements.

There has recently been organized in Tuskegee and neighboring communities a local Negro Business League also to encourage Negro business enterprises here and elsewhere in the county. For a number of years one of the best-conducted and most successful grocery stores in the village of Tuskegee has been that of A. J. Wilborn, a Tuskegee graduate. More recently a stock company has been organized to conduct a general store in the village. The National Negro Business League, of which the local league is a member, had its origin in Tuskegee, where the practical necessity of it in "community building" had already been demonstrated. Now there are more than 200 local business leagues in different parts of the country, all encouraging Negro business enterprise and stimulating the interest of the masses of the people in the economic development of the race.

A NEGRO FISHERMAN

Living in rags and contentment through the summer months on the proceeds of intermittent fishing

the farmers, and the work of the members of the Bible Training School among the churches and Sunday-schools of the county at large.

A Negro farmers' newspaper, established a few months ago, already has a wide circulation. This is probably the first local newspaper devoting itself exclusively to the affairs of a single locality ever printed and published in the interest of a Negro farming community. It aims to take account of every effort for progress and improvement made by an individual or a community in the county. The building of a new school-house by a community or the purchase of a mule by some individual in that community is an item of general interest.

Six thousand students have come for a longer or shorter time under the influence of the institution during the twenty-five years of its existence. So far as I have been able to ascertain, not one of the graduates has been convicted of a crime and less than 10 per cent. are failures in the occupations which they have adopted. There is an increasing demand all over the South for their services. One great reason why so many of the students who enter fail to finish their course is that

AN OLD PLOW-HAND

His abilities are confined to doing only very simple tasks in a most elementary way

their earning capacity is increased to such an extent—on an average, 300 per cent. at the end of the full course—by a few months' or years at study, that they yield to the temptation to go to work at the increased salary and do not return to complete their course at the school.

Take for an example the case of a young man who came to us recently from Mobile, where he had been earning fifty cents a day as a common laborer. At the end of nine months, he returned home and found his services in demand as a brick-layer at two dollars a day. The consequence was that he did not return at the close of his vacation. He did not feel that he could give up his job. Careful estimates make it appear that every student who finishes his course at Tuskegee increases thereby his capacity for earning money, on an average, about 300 per cent.

On the other hand, we have sought by every means possible to keep alive in the students who have gone from Tuskegee the spirit and tradition of the school. We have sought to impress upon them the importance of making themselves an example for the other members of their race. We have tried to teach them that they should constantly seek, by their personal influence, their example and counsel, to extend to other members of their race the influence of the teachings they imbibed at Tuskegee.

One evidence of the extent to which the school has been successful in this effort is the number of institutions doing, in a modified form, work similar to that at Tuskegee, that have been established by Tuskegee graduates or reorganized under their direction and influence, in different parts of the South. Here is an incomplete list of them:

A STUDENT RUNNING THE HIGH SPEED ENGINE AT TUSKEGEE
Trained to do a high grade of intelligent work

Snow Hill Institute, Ala. Started by William J. Edwards, of the class of 1893, in a one-room cabin; now has 160 acres of land, buildings valued at $30,000, an income of $20,000, a faculty of 20 teachers, most of them former students of Tus-

ADDICTED TO SHIFTLESSNESS AND THE SNUFF HABIT

kegee, and 400 students who are taught seven different trades.

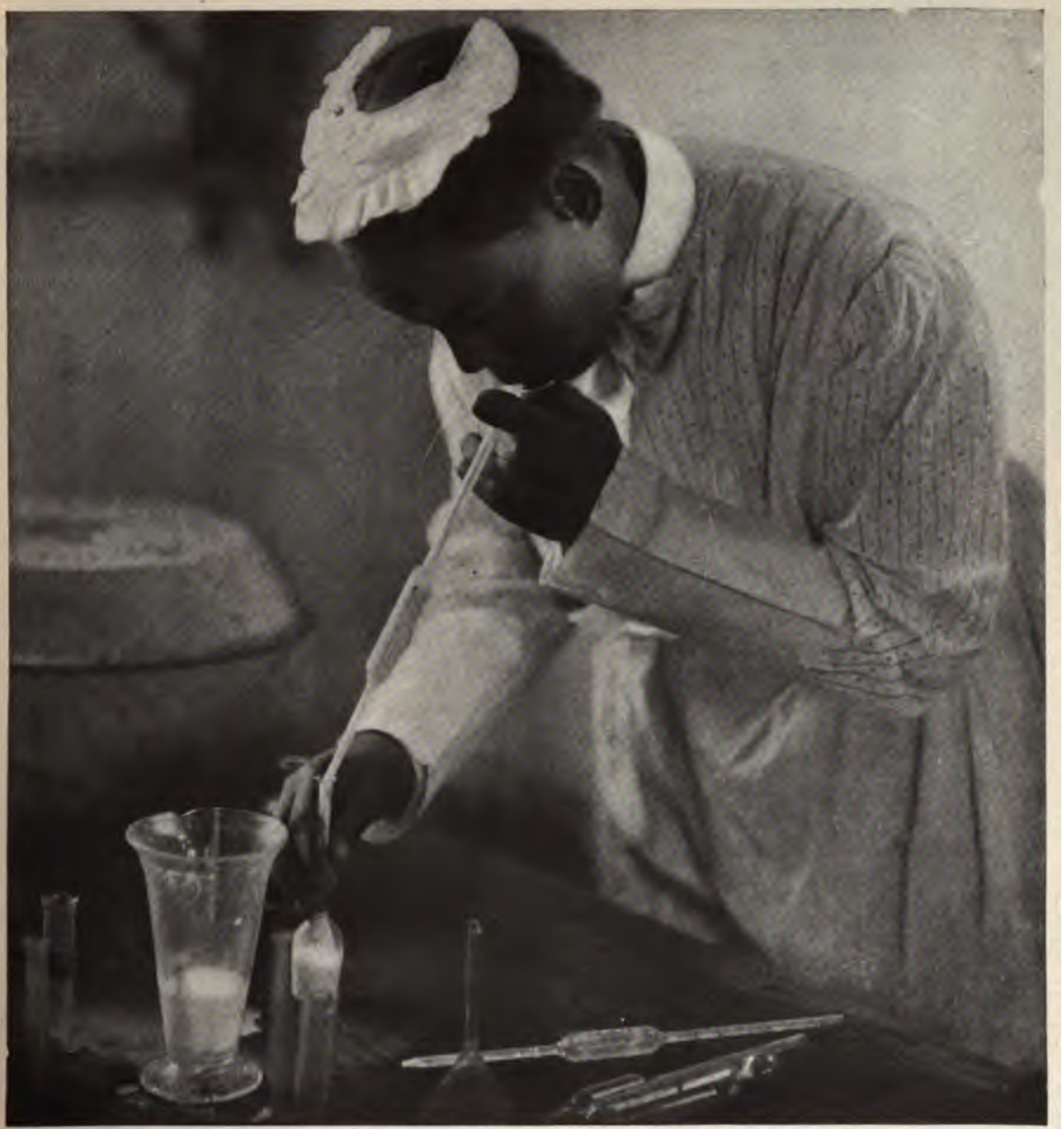
Ruhton, La. Started by Charles P. Adams, with 3 teachers (all Tuskegee graduates). It has 110 students and is receiving cordial encouragement from the white people of Ruhton.

Utica, Miss., Normal and Industrial Institute. Started by W. H. Holtzclaw and wife (both graduates of Tuskegee), with 7 teachers (all from Tuskegee) and more than 200 students.

Harriman Industrial Institute, Tenn. Founded by J. W. Obeltrea and wife (both from Tuskegee) with 4 teachers and 100 students.

Robert Hungerford Institute, Eatonville, Fla. Founded by R. C. Calhoun of the class of 1896 and his wife; has 140 students and 3 teachers (all from Tuskegee).

The Voorhees Industrial School, Denmark, S. C. Founded by Elizabeth E. Wright of the class of 1894; has 300 acres of land, all paid for, and several buildings designed and erected by Tuskegee students; 300 pupils and 3 Tuskegee graduates as her assistants.



A STUDENT TESTING MILK IN THE DAIRY AT TUSKEGEE

Learning the principles of hygiene and the use of pure food

There are ten other institutions in different parts of the South, founded and taught by Tuskegee graduates. None of them has less than sixty students and some have several hundred. There are altogether not less than 4,000 young colored men and women being educated in them, and more than 200 graduates of the Tuskegee Institute are engaged as teachers in other industrial schools. Isaac Fisher, for example, a poor young man who came to Tuskegee and worked his way through, is principal of the Normal College of Pine Bluff, Ark. Miss Annie Courts has charge of the domestic science department in the public schools at Columbus, Ga., and Mary L. McCrery occupies a similar position in the industrial college for colored people in Oklahoma. India A. Gordon has charge of the dressmaking and millinery department at the East Tennessee Industrial School; J. S. Shanklin is principal of the Port Royal Agricultural School, South Carolina; Lucy Clup-

AN OLD NEGRO COOK
Whose small income is spent in dues to burial societies

ton is matron at Utica Normal Institute; A. B. Lovett is assistant-principal of a public school at Macon, Ga., and many others occupy similar positions.

Upon the recommendation of Secretary Wilson of the Department of Agriculture, three graduates of Tuskegee went to Africa in 1900 to teach cotton-raising to the natives of the German provinces. At the end of the second year, the officers were so well satisfied with their services that they sent for three other students, and in 1903 a hundred bales of cotton were shipped from Togo, Africa, to Berlin.

These are, however, but some of the more conspicuous examples of the work which

graduates and former students are doing in every part of the South. Humbler men, some of whom, because they were perhaps less gifted, have had less success, but they have worked silently, patiently, and alone to do their part, however small, in the task of upbuilding the race. I could name more than one man in our own Macon county, whose patient and persistent effort, doing only a little but doing all that he could, has been an inspiration to me in my work.

In conclusion, I might add that the school at Tuskegee has been a source of strength and encouragement to the colored people of this country, because it has been from the first a distinctly Negro school founded and conducted, in the main, by members of the Negro race. Its teachers and all of its active officers have been Negroes. It has been a service to the Negro race, also, in so far as it has given an opportunity to so large a number of exceptional Negro men and women to hold positions of such high responsibility and at the same time to be of such genuine service to members of their own race and to the nation.

I think it is true that Tuskegee gives employment to a larger number of Negro college graduates than other school in this country or elsewhere. Of the 156 teachers and officers of the school about 40 are college or university graduates. Several come from technical schools, such as the Massachusetts Institute of Technology, the Drexel Institute in Philadelphia, and the Pratt Institute in Brooklyn. Fully one-third of the entire corps of officers and instructors came from Hampton Institute, and another third graduated at Tuskegee.

LEARNING SEWING AT TUSKEGEE

I think it is true that Mr. P. C. Parkes, superintendent of the school-farm, is managing the largest farm, measured by the number of people employed—though there have probably been farms of larger acreage—ever conducted by a colored man. Mr. Warren Logan, our treasurer, probably handles more money every year than is handled by any other colored man in the country, with the exception of Mr. Charles W. Anderson, the colored collector of internal revenue at New York.

It is probable also that our business agent,

A PROFITLESS STREET DISCUSSION

Lloyd Wheeler, does more business in connection with the purchasing department of the school than any other colored man, with only two or three exceptions. We consume on an average two and a quarter barrels of flour a day, to say nothing of cornmeal. We use on an average two beeves a day, and it requires twenty-five bushels of sweet potatoes a mea for the students and teachers who dine at the school.

D. S. Smith, a graduate of the Massachusetts Institute of Technology, is undoubtedly conducting at Tuskegee the largest electrical plant operated by any colored man in this country. I think Emmett J. Scott, my executive secretary, probably handles the largest correspondence and has charge of the largest office-force, with one or two exceptions, of all colored men in the country. It is probably also true that Roscoe C. Bruce, the head of the academic department, is in charge of the largest school of academic studies to be found among our people in the world. The very fact that it can be said of these men that they occupy positions so exceptional shows to what extent every man who accomplishes anything unusual is a pioneer of his race.

It is because the school at Tuskegee has been to so large an extent built up and directed by members of the Negro race, that it and its achievements, it seems to me, may be fairly taken as an example of what the Negro race is capable of under reasonably favorable circumstances. We are too often inclined to pass judgment upon the Negro upon the basis of what the race as a whole or

PLOWING WITH AN OX

The kind of agriculture that keeps even the industrious Negro poor

CAPT. GEO. A. AUSTIN
One of the Military Instructors at Tuskegee Institute

MR. WARREN J. LOGAN
Treasurer of Tuskegee Institute

A TUSKEGEE STUDENT FROM AFRICA
Who will return to teach his people

REV. J. M. JONES
A teacher in Phelps Hall Bible Training Schoo

FOUR MEN OF TUSKEGEE

ANYTHING RATHER THAN WALK

on the average has accomplished since emancipation. To a certain extent that is just, and I do not believe the Negro people have reason to be ashamed of their record. But we should not forget that the condition in which the great mass of the race has lived before and since emancipation has not been such as to bring out all, or even the best, there is in any

A TYPICAL ACCIDENT

Thoughtlessness and improvidence meeting the inevitable misfortune

DR. BOOKER T. WASHINGTON
The Founder and Principal of Tuskegee Institute with his Secretary, Mr. Emmett J. Scott

THE BAND AT TUSKEGEE

of the Negro people. The school at Tuskegee is an example of what the Negro can do under favorable circumstances, and even these circumstances are not especially favorable when compared with opportunities that members of the other race have in other parts of the country.

Whatever its success has been, Tuskegee is, I believe, an evidence of the possibilities of the race as a whole; and, so far as it has succeeded, it is a pledge that the Negro will not, in the long run, betray the hopes of those who have devoted their time, their strength, and their money to his uplifting.

Capt. Geo. A. Austin Elbert Williams, Bandmaster Maj. J. B. Ramsey Captain Brown

THE MEN WHO TEACH TUSKEGEE STUDENTS DISCIPLINE AND EFFICIENCY

GREAT RICHES

COMPARISON OF THE ADVANTAGES THAT THE WELL-TO-DO HAVE OVER THE ERY RICH—THE OPPORTUNITIES FOR SERVICE BY THE VERY RICH, SOCIETY'S TITUDE TOWARDS THEM AND THE DISADVANTAGES TO WHICH THEIR CHIL-REN ARE PUT—NO FEAR OF A PERMANENT CLASS OF PERSONS OF GREAT WEALTH

BY

CHARLES W. ELIOT

PRESIDENT OF HARVARD UNIVERSITY

INCE the Civil War a new kind of rich man has come into existence in the United States. He is very much richer anybody ever was before, and his riches n the main, of a new kind. They are not ; areas of land, or numerous palaces, or s and herds, or thousands of slaves, or es of chattels. They are in part city ;, but chiefly stocks and bonds of corpora-, and bonds of states, counties, cities, and s. These riches carry with them of ssity no visible or tangible responsibility, bring upon their possessor no public or -public functions.

ie rich men are neither soldiers nor sailors; are not magistrates, or legislators, or ch dignitaries. They are not landlords ie old sense; and they never lead their nts into battle as did the feudal chiefs. r have no public functions of an import-commensurate with their riches. They iot subject to the orders and caprices of vereign, or forced to contend with the gues and vices of a court. Such occupa-i as they have in addition to the making iore money they have to invent them-es. The public admires and envies them, sees that they are often serviceable, but criticises and blames them, and to some nt fears them. It is disposed to think i dangerous to the Republic and a blot democratic society; but at the same : is curious about their doings and r mode of life, and is in rather a puzzle it their moral quality. I propose to ider briefly some of the advantages disadvantages which great modern riches g the owner and the community.

ie modern very rich man can, of course, procure for himself and his family every comfort. He can secure invariably all possible comfortable provisions in every place where he dwells—in his own houses, or in hotels, trains, and steamers; but still his wealth will not ordinarily procure for him greater personal comfort than persons of moderate fortune can command. A twelve-dollar chair may be just as comfortable as a fifty-dollar chair. There is pleasure in living in a palace; but when its inmates want to be comfortable they get into the small rooms—into the boudoir, or the little writing-room, or the low-studded small parlor. A soft bed is for many persons not so comfortable as a hard one. In short, adequate warmth and light, appropriate clothing, good bedding, good plumbing, and nice chairs, tables, and household fittings sufficient to ensure bodily comfort, are easily within the reach of all well-to-do persons; and great riches can do no more for their possessor in the way of comfort. The least physical ailment, like a gouty toe, or a dull ear, or a decayed tooth, will subtract more from comfort than all the riches in the world can add.

PLEASURES

With pleasures it is different. Some real pleasures are very expensive, and only great riches can procure them. For instance, the unobstructed and impregnable possession of a fine natural landscape is a great pleasure which the very rich man can secure for himself by his private means; whereas the poor man, or the man of moderate means can enjoy such a privilege only by availing himself of great public domains, or of unoccupied regions, and there his own privilege will not be secure,

or transmissible to descendants. The very rich man can provide himself with music and the drama without regard to their cost; but it by no means requires very great riches to procure a quite adequate amount of these pleasures. Such pleasures as involve the purchase and maintenance of very costly machines like yachts, or large automobiles, or of great stables filled with fine horses and carriages, or of large greenhouses and gardens, may be enjoyed in their extremes only by the very rich; but then, on a smaller scale, similar pleasures may be equally enjoyed by persons who are only moderately well-off, and often the larger scale does not add to the pleasure. An active boy in a knock-about twenty feet long may easily get more fun out of racing or cruising than his fifty-year-old father can get out of his six-hundred-ton steam yacht. The young lawyer who is fond of riding may easily get more pleasure out of his single saddle horse, kept at a club stable, than the multi-millionaire gets from his forty horses and twenty different carriages.

One advantage the very rich man undoubtedly has. Many so-called pleasures pall after a little while. The possessor of numerous horses and carriages, for example, finds that he has no pleasure in driving or riding. He is tired of it all. Or, to his surprise, he finds his yacht a bore, and, on the whole, a plague. Then he can cast aside the pleasure which is no longer a pleasure, and take up with some new fad or fever. He can utterly disregard cost in turning from one pleasure to another. He can seize on costly novelties which promise a new pleasurable sensation, and experiment with them on a small chance of winning some satisfaction. This is assuredly a freedom which great riches bring; but it is not a very valuable freedom. One steady, permanent outdoor pleasure, if pursued with unflagging delight, is worth many shifting transitory pleasures. The public does not grudge their pleasures to the very rich, provided they can be pursued without harming others. Indeed, the public approves all the manly, outdoor, risky sports of the rich, if not inconsiderately pursued, and rather prefers the very rich man who is extravagant in these ways to one who has no interest in sports.

The pleasure of traveling is one which is open to the very rich, and this is in general an instructive and enlarging pleasure. The length of the traveler's purse is, however, the least important item in his equipment. The main items are eyes to see beauty, ears to appreciate music, a memory stored with historical information, and power to talk with the peoples visited. The very rich man, although poorly equipped, will do well to travel far and often; but his relatively impecunious neighbor who is mentally well prepared for foreign travel will far better enjoy his journeyings, although they be much cheaper than the rich man's.

LUXURIES

When it comes to what are called luxuries, the very rich have undoubtedly an advantage over other people, if one can imagine the possession and use of a luxury to be in any sense an advantage. Thus, the very rich can procure for themselves all sorts of rare and delicious foods and drinks. They can have fruits and vegetables out of season, and fish and game brought from afar. They can drink the finest champagne, or claret, or Rhine wine, or cordial, without ever considering its cost. Indeed, they may prefer a costly drink, and enjoy it more, just for the reason that it is costly.

These pleasures of the palate the man of moderate means can only enjoy in brief seasons or at rare intervals. It may be doubted, however, whether the very rich man gets any more pleasure from his palate and his organs of smell in the course of the year than the man who is compelled to follow the changes of the season in the selection of his foods and drinks. Strawberries in January are not so good as strawberries in June, and strawberries for two months of the year, changing to raspberries, currants, blue-berries, and blackberries, may give more gratification on the whole than strawberries for six months of the year. The same thing may be said concerning the enjoyment of flowers and flowering plants in the house. The very rich man can order from some florist a profusion of flowers for all the rooms in his house through the entire season. The regular commercial flowers like roses, carnations, violets, chrysanthemums, and so forth, will be supplied in great quantities, and the spring flowers will be forced in greenhouses, and will appear in the drawing-room in January and February.

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will escape. Of course a wise rich man may escape all these perils of luxury. He may keep himself in good physical condition by all sorts of outdoor sports. He may do as the Duke of Wellington is said to have habitually done—provide elaborate French dishes for his guests at dinner, and himself eat two plain chops and a boiled potato; but such an habitual self-protection requires an unusual amount of will-power and prudence. Health being the chief blessing of life after the domestic affections, the fact that very rich people have no advantage over common people in respect to keeping their health, but rather are at a disadvantage, suggests strongly that there is a formidable discount on the possession of great riches.

PLEASURES NOT DEPENDENT ON WEALTH

All thinking men and women get the main satisfactions of life, aside from the domestic joys, out of the productive work they do. It is therefore a pertinent inquiry—what occupations are open to the very rich, occupations from which they can get solid satisfaction? In the first place, they can have, on a large scale, the satisfaction which accompanies the continuous accumulation of property. This satisfaction, however, is fortunately a very common one. The man or the woman, who earns five or six hundred dollars a year and lays up a hundred dollars of this income, may enjoy this satisfaction to a high degree. It is a serious error to suppose that satisfaction in the acquisition of property is proportionate to the amount of property acquired. A man can be as eager and pleased over the accumulation of a few hundred dollars as he can be over a few million; just as it may be much more generous for one man or woman to give away five dollars than it is for another to give away five hundred thousand. That is the reason that property is so secure in a democracy. Almost everybody has some property; and the man who has a little will fight for that little as fiercely as the man who has a great deal. The passion for accumulation is doubtless highly gratified in the very rich man's case; and there is apparently a kind of pride which is gratified by the possession of monstrous sums merely because they are monstrous, just as some people seem to be gratified by being twitched through space at the rate of fifty miles an hour because it is fifty and not twenty. This well-nigh universal d acquire and accumulate is, of cou source of the progressive prosperity of ous and thrifty race. It provides called capital. The very rich man questionably much more capacity direction than the average man. He lates on a much larger scale than the man, and in all probability, altho satisfaction is not proportionate to of his accumulations, he gets somewh satisfaction from this source than t whose accumulations are small.

To build a palace at fifty years o city or country, and maintain it han for his family seems to be a natural p ance for a very rich man. It is intere build a palace, and it affords some ter occupation; but it is incredible th achievement should give as much to the owner as a young mechanic g has saved a few hundred dollars, a builds a six-roomed cottage, to w brings a young wife. He, being sk his trade, builds the cottage largely own hands, and she, out of her provides the household linen and h wardrobe. The achievement of the m and his wife is a personal one, hallowe most sacred loves and hopes. The p the rich owner's public triumph, fine cuted by hired artists and laborers. personal achievement only in an indire

THE SENSE OF POWER OF THE RI

A great capital at the disposal of will confers on its possessor power o course of industrial development, o fellowmen, and sometimes over the of great public events like peace between nations. For some natures it satisfaction to be thus a sort of Provid multitudes of men and women, able a ure to do them good or harm, to giv joy or pain, and in position to be fea looked up to. Great capital directed mind may be compared to the mill pond the dam, which stores power subject mill owner's direction. There is pleasu satisfaction in directing such a power; a greater the power, the greater may satisfaction. In giving this directio great capitalist may find an enjoyab strenuous occupation. For a conscie

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his fields and woods will remain in the possession of his family. In the neighborhood of large cities almost the only way to make sure that an estate, which the owner has greatly improved by his own thoughtfulness and skill, will remain in good condition is to get the estate converted into a public domain. On an estate which becomes public property the chances are that all improvements will be maintained and that care will be taken to preserve all its landscape beauties. It is only a generous and public-spirited man, however, who looks forward with satisfaction to this fate for fields and forests which have become dear to him.

THE HIGHER OPPORTUNITIES OF WEALTH

In some exceptional cases a rich man uses his riches in pursuit of intellectual satisfactions of his own, for the full attainment of which riches are necessary, but which are in no way connected with his capacity for accumulating property. Such a fortunate rich man, having acquired great wealth, uses it to meet the costs of his own scientific investigations, or in acquiring a fine library on a subject to which he had devoted himself before he was rich; or he retires somewhat early in life from money-making and gives himself to study and authorship, with every aid or facility which money can procure. These are the most fortunate of rich men. They obtain congenial intellectual satisfactions. They make themselves serviceable, and they have a better chance than most rich men of bringing up serviceable children.

It is obvious that very rich men have power to render services to the public which it is impossible for poor men or men of moderate incomes to render. They can endow churches, schools, universities, libraries, hospitals, museums, gardens and parks with sums large enough to give these institutions stability and continuous usefulness. They can also come to the aid of private individuals who have suffered through illness, premature death of friends, or other disasters which justify helplessness. They can help widows and children bereft of their natural protectors and breadwinners. They can help young men and women to an education which will raise for the persons helped the whole level of their subsequent lives. All these things they can do on a scale impossible to men of moderate means. Great riches are constantly used in our country in all these ways to an which has never before been equal which entitles the American very rich be recognized as a type bv himself.

The first question which arises ab beneficial use of great wealth is this: give pleasure or satisfaction to the giv is this pleasure or satisfaction, if an portionate to the magnitude of th Does a man who gives $100,000 to a or an acadamy get more pleasure fi gift than a man who gives $1,000, t man being one hundred times richer t second man? That there is real plea satisfaction for the giver in his giving gether probable; and it is quite possil the pleasure in large giving is propo to that largeness, although the pleasur quisition is not proportionate to the acquired. Experience seems to show is difficult for a very rich man to giv intelligently and with enjoyment as proportion of his income as a man in m circumstances can easily give awa proportion of an income given away o mount rapidly with the increase of the but experience indicates that it do It is no easy task to select wisely obj great benefactions and to give money selected objects without doing injury. to endow a church, unless with its build equipment only, is generally a misch a benefit. The giving of thoroughl things, like education and opportuni travel or healthful exercise, to young who are not bound to the giver by kinship is accompanied by great diffi It is easy to pauperize the individuals It is easy to destroy their self-relian their capacity for productive labor.

GIVING BY MEN OF WEALTH

Very rich men differ greatly with re their method of giving. Some give q with slight investigation concerning t jects to which they give. Others ma most careful and thorough invest before making gifts, employing expe agents in their inquiries, and ascertaini merits and demerits, the advantage disadvantages, of the institution or they think to aid. Some men of great approach the whole subject of giving money with conscientiousness and

painful sense of responsibility for the use of wealth entrusted to them; and this sense of responsibility may greatly impair their comfort or satisfaction in the power to give. Other men, no richer, give away great sums without serious examination and without any oppressive sense that they hold their property in trust for the benefit of the community. One anxiety, which most conscientious givers on a large scale feel, is the anxiety lest, by coming with large gifts to the support of an institution or association, they impair what may be called the natural or constitutional resources of the institution or association—such, for example, as the giving power of the alumni of a college or the yield of the annual taxes or subscriptions in a church. It is commonly dangerous for a school, or college, or library to get the reputation of being the special charge of a very rich individual or family. On this account givers of large sums often make it a condition of their gifts that some other sum shall be procured simultaneously from other friends of the institution. Every very rich man who is in the habit of making gifts to individuals and to institutions has met, in many instances, with a complete or partial defeat of his benevolent purpose; but most of these defeats or failures occur in attempts to aid individuals rather than institutions. The nineteenth century witnessed a considerable change in the destination of endowments. Endowments for palliating some of the evils that afflict society used to be the commonest, such as endowments for almshouses, doles, and hospitals; but now endowments for various sorts of education—such as academies, colleges, free-lecture courses, libraries and museums supply—have become the commonest; and these last forms are far the wisest, because they are much more than palliations of evil. They are creators and diffusers of good. Through this change the chance of the very rich man to do perpetual good with his money has been greatly increased; and surely the hope of doing some perpetual good with the product of one's intelligence, skill and industry is one of the brightest of human hopes.

THE CHILDREN OF THE VERY RICH

The most serious disadvantage under which very rich people labor is in the bringing up of their children. It is well-nigh impossible for a very rich man to defend his children from habits of self-indulgence, laziness and selfishness. The children are so situated, both at home and at school, that they have no opportunity of acquiring any habit of productive labor. They do nothing for themselves, or for their parents and brothers and sisters. They have no means of acquiring the habit of coöperative work except in their sports, and in not all of those. The farmer's children coöperate from their tenderest years in the work of the household and the farm. The very rich man's child is absolutely deprived of that invaluable training. Moreover, the artificial training which a very rich man can buy in the market for his child is determined as to its quality, not by his own intelligence and wishes but by what former generations have produced in the way of educational institutions and private tuition. The rich man can find no better school for his boy and girl than has been developed without his aid, and mostly by a preceding generation. When the multi-millionaire comes to realize that he wants something for his child which the institutions of his time do not furnish, he can help to improve the defective institutions for the benefit of other people's children in subsequent years, but it is too late to improve them for his own children. The very rich man's sons know, first, that they will have no need of earning their living; secondly, that their father can, if he choose, enable them to marry early, and to continue to live, without any exertion on their part, in the same luxurious way in which they have always lived in their father's house; thirdly, that mental exertion will be as unnecessary for them as physical exertion. They are therefore deprived of all the ordinary motives for industry and the assiduous cultivation of their powers, bodily and mental. Further, it is almost impossible to bring them up to a simple habit of life which takes account of the feelings and interests of others. Unless disciplined by ill-health or other personal misfortunes, they almost inevitably become self-indulgent and unambitious. This condition of a rich man's children is worse in the democratic society of the United States than in the older aristocratic societies of Europe, because here no duties or responsibilities are inherited with their riches by the rich man's children. The children of the rich have with us no duties to the state, and no recog-

nized duties to their family, or even to the creator of their wealth. They are not even bound to maintain their father's establishment. They are placed under no obligation to live where their father did, to carry on his business, to maintain his benefactions, or to build on any foundations which he laid. When property consists of stocks and bonds, almost all the safeguards with which feudal society surrounded the transmission of titles and great estates from father to son fail to take effect.

The very rich man who succeeds, as some do succeed, in bringing up his children to useful and honorable careers of their own has had, then, enormous difficulties to overcome. He can only overcome them through the influence of his own personal character, quite apart from the qualities which made him very rich. He must possess for himself, and inspire in his children, nobler ambitions than that of being very rich. He must have a high purpose in the use of riches, which his children can see and learn to imitate; and the convincing proof that he himself was possessed by a noble purpose will be the fact that his children escape the great dangers of being brought up rich, and develop a correspondingly high purpose in their own lives. There are, of course, many cases among the children of the rich where the parents' nature is not transmitted to the children, very unlike tendencies appearing in the children from any that the parents exhibited, as when scholarly children with artistic, literary or scientific tastes appear in the families of uneducated parents whose practical sagacity and industry have made them rich. The impossibility of bringing up children satisfactorily in luxurious homes has led to the establishment of boarding schools of various sorts for the children of the rich; and these schools have steadily increased in number and variety during the past thirty years. They are more necessary for boys than for girls, because the nature of boys is more perverted by luxury than the nature of girls, perhaps because enterprise and ambition seem more indispensable in a man than in a woman. It seems to be easier to make a boy selfish and indifferent to the feelings and rights of others than to spoil a girl in that way.

The effects which very rich people have on their fellow-men are various, being much affected by the personal qualities of the possessors of great wealth and by the popular beliefs as to the sources of their wealth. The multitude recognize that they themselves are strongly influenced by the very same hopes and desires which have been gratified in the case of possessors of great wealth. In a democracy nearly every man and woman wishes and hopes to earn more and more money, and to lay up more and more money, and so to become more and more independent of the anxiety which inevitably accompanies dependence on daily toil to meet daily wants. Moreover, nearly every man and woman admires and respects those abilities which make men rich—acquisitiveness, frugality, industry and business sagacity—so that they are prepared to admire and respect the possessors in a high degree of these .qualities. On the other hand, the multitude is disposed to despise and condemn the self-indulgence and the luxury which degrade and corrupt the possessors of great riches, together with their children and their dependents. The multitude feels a mild reprobation of extravagance, but a hearty contempt for penuriousness and lack of generosity in the very rich. It always experiences, and often expresses, a displeased surprise when a man who has lived without generosity and without splendor is discovered at his death to have been very rich. This is a kind of adverse posthumous judgment which never overtook the very rich in the earlier days when all property was visible, as in land, buildings, flocks, herds, and chattels. Not even generous testamentary dispositions will reconcile the American public to a penurious life on the part of a rich man.

THE CREATORS OF HONEST WEALTH

The judgments of the public concerning the means by which great riches have been acquired are fickle and uncertain, because, for the most part, made in the dark. In this respect the public has little confidence in its own impressions, unless legal proceedings have brought to light the course of conduct and events which profited the possessors of great wealth, or the habitual mode of conducting the business which yielded great wealth. In spite of the fact that monopolies have for centuries been hateful to the main body of the consumers in every nation, the judgment of the public is ordinarily a lenient one toward the creators of successful monopolies, because everyone recognizes in himself a

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stance, they may be cruel, greedy or treacherous, but within the law. Bought suppressions of truth, which in the public interest should be told, are usually immoral but not illegal. The only sure protection of the rich man against suspicions and adverse judgments in this respect is publicity for his methods and results. Many businesses are now under sufficient government supervision to secure some measure of publicity; those conducted in secrecy and with no periodic publication of results are liable to intense suspicion on the part of the public whenever they yield immense fortunes for individuals at short notice. In such cases the public always suspects some sort of foul play or some unearned increment not fairly attributable to unusual foresight. The suddenly rich man finds that the presumptions are all against him in the public mind, and that the public ear is open to the prosecuting attorney but shut to the defense. This distrust is the inevitable penalty for secrecy in money getting on a large scale. Many years may elapse before it is possible to get the final verdict, and oblivion may easily arrive before justice.

The very rich people, then, like most other things and forces in this world, are a mixed product, and may work either good or evil for their neighborhood and their nation. Some of them do great harm by giving conspicuous examples of self-indulgent, pleasure-seeking, trivial lives; others do great good by illustrating the noble and beneficent use of wealth. Some of them, in seeking their selfish ends, corrupt legislatures and courts, trample on the weak, betray trusts, cheat the law, deceive or bribe the agents of the law, raise the prices of necessaries of life, and by their example lower the moral standards of the business community; others use all their influence to improve legislation, the administration of justice, the management of corporations—including that of towns and cities—the execution of trusts, and the education of the people, and to diffuse and cheapen the good gifts of nature. The estimate which the rest of us form of the relatively few very rich men is guided by our opinions concerning their personal characters. We despise and abhor the coarse, ostentatious selfish, unjust multi-millionaire, while we admire and respect the refined, generous and just rich man, be his millions few or many, be his benefactions direct through gifts to pitals, churches and colleges, or in through the improvement of the indu which maintain and extend civilization beautification of the common life.

NO ABIDING CLASS OF RICH MEN

It is quite unnecessary in this count feel alarm about the rise of a permanent of very rich people. To transmit estates is hard. They get divided o persed. The heirs are often unable to their inherited treasures, or if, by the h lawyers and other hired agents, they m to keep them, they cease to accumulate only spend. This is one of the natural e on his children of the very rich man's m life. With rarest exceptions the very men of to-day are not the sons of the rich men of thirty years ago but are new It will be the same thirty years hence. wise rich father will try to put his son those beneficent professions and occup which have strong intellectual and interest, and in which pecuniary indepen is a distinct advantage. Such are the service in elective or appointive office ministry, scientific research, social se and the management of charities a serviceable endowed institutions. Inh wealth enables young men to devote selves early to these fine employ which are not pecuniarily remunerativ yet possess the highest sort of interest offer all the rewards of beneficent infl among men. From persons so occupied, the ranks of the learned and scientific fessions, and from the more intellectua useful sorts of business, the highest cl each generation in a democracy is in measure recruited. The new-made ver may or may not belong to this class. chances are against them, unless they themselves men of distinction both me and morally.

One of the best tests of the worth o institutions is their capacity to prod numerous class of superior persons— well-off, comfortable, or just self-support a class larger in proportion to the mass people, and more meritorious than any form of government has produced. All indicate that the American democrac meet this test.

APPRAISALS OF NEW BOOKS

NATURE AND HEALTH, by Dr. Edward Curtis, does not in a single stroke sweep away all need of doctors, but it does give much wise and easily-followed advice about the ounce of prevention which would make doctors necessary far less often. It is a useful contribution to sane and safe living. (Henry Holt & Co., $1.25 net.)

IMMIGRATION, by Prescott F. Hall, is the first of a series of books on "American Public Problems." It is a careful and not too technical study of the problem that becomes more and more urgent. The west coast of our country is almost violent on the subject; our relations with the Far East are dependent upon our management of it here; and our vexatious labor problems are closely affected by it. If knowledge of the truth is all that is needed for proper sentiment and legislation, this book full of facts, presented from the restrictionist's point of view, should do much to further that knowledge. (Henry Holt & Co., $1.50 net.)

THE REAL TRIUMPH OF JAPAN, by Dr. Louis Livingston Seaman, late Surgeon-Major U. S. V. E., is significantly dedicated "To the Medical and Sanitary Officers of the Japanese Army, who have proved that the normal condition of the soldier is health; to the heroic dead of that army. . . . ; to that vast army of American Dead whose lives in war have been needlessly sacrificed through preventable diseases, ignorance, and incompetency; and to our lawmakers." Of all books on the war that we have seen, this tells in the most exact way what we wish to know. It is written for amateurs, but with the clearness of one who is himself no amateur. There is no undiscriminating and injudicious lauding of the Japanese, but throughout a careful study of their sanitary and medical methods and results, placed in juxtaposition with those of the Russians and of our own—a comparison which utterly damns. (D. Appleton & Co., $1.50 net.)

THE HIGH-ROAD OF EMPIRE, by William Murray, a traveler's story of India to-day, combines with the slight thread of a sight-seer's narrative and some graceful description a number of clever sketches in watercolor and in ink. The peripatetic method of learning history is pleasant and refreshing, for we come to know about India's happenings in connection with the places with which they are associated. (E. P. Dutton & Co., $5 net.)

MODERN GERMANY: Her Political and Economic Problems, her Policy, her Ambitions, and the Causes of her Success, by O. Eltzbacher, is a careful study of the German position to-day, but it treats only of Germany in its relation to the British Empire; for these chapters appeared first in one of the English reviews. The author cannot too often or too solemnly warn the English against the Emperor and the whole German nation. He tells them that they are governed by "far-sighted but irresponsible amateurs" and that the key-note of their Anglo-Saxon civilization is individualism, as contrasted with the aristocracy- and army-ridden Germans. He sums up, "Governmentalism and individualism may be combined, and that nation which succeeds best in combining these two enormous forces will prove the most successful in the race." (E. P. Dutton & Co., $2.50 net.)

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THE GREAT PLATEAU is the story by Capt. C. G. Rawling of his two expeditions in Tibet. On the first trip, with a single European companion, he accurately mapped thirty-five hundred miles of that forbidding country before Colonel Younghusband's mission was ever planned. On his return to British territory he was at once attached to the Lhasa Mission, and as soon as the treaty was signed with the Dalai Lama, he started west for Gartok, one of the three open marts agreed upon with the Tibetans. He was completely successful, and returned with information about Gartok to the government. (Longmans, Green & Co.)

CARTHAGE OF THE PHOENICIANS, in the Light of Modern Excavations, by Mabel Moore, is the first popular handbook on this subject to appear in English. It is probably as complete as a "popular" book can be, though one often wonders if the "average person" is really so stupid and ill-informed as the editors think. Unlike archæological work on other ancient sites, the excavations at Carthage tell us little of the people themselves. We learn of Greece, Rome, Egypt, and the Orient, but of the Carthaginians little, except that they were a nation of traders and collectors.

THE COAL-MINE WORKERS, by Frank Julian Warne, Research Fellow in Economics of the University of Pennsylvania, is a curiously unacademic book to come from such a source. Facts and statistics are there in sufficient numbers, but it is rare that an illogical defense for unlawful acts should be the product of a university. Professor Warne believes that the trades unions are the great uplifting force of to-day, and because of the good they do he contends that their evils and their blunders must bear good fruit. (Longmans, Green & Co., $1 net.)

IN THE MARCH AND BORDERLAND OF WALES, by A. G. Bradley, with sketches of the country by W. M. Meredith, with fuller facts than even a Baedeker, and illuminated by some really charming sketches, seems to comprise all history and all fable of the territory it covers. The author knows birds and beasts, too. He tells you even what is the best salmon fly for local waters, and where, if you are lucky, you may see the rock-ousel and hear its shrill cry. (Houghton, Mifflin & Co., $3 net.)

THE BRITISH EMPIRE AND THE CENTURY

THERE is a book come over to us from the other side of the Altantic which speaks the day and the hour more emphatically than any other book we have recently seen. Its title is "The Empire and the Century"—no humble cringing about that.

They have gone to Kipling and bidden him write a verse for their prologue. Captains and sailors have cramped their unaccustomed fists to write of the lands they rule, and of their heritage, the sea. The editor of *The Spectator* gives us "Free Trade and the Empire"; the late commander of the military forces of Canada (and later still of Australia), Major-General Sir Edward Hutton, contributes a chapter on "The Bond of Military Unity"; and the originator of the colossal Imperial penny postage system writes the history of its organization. Those who are close in the council chamber of the king tell of governing, and those who have dug canals, cleansed foreign cities, or flung bridges over bottomless chasms, tell us of their work. The scholars from the universities look up patiently from their pages and pile statistics desk high for our information.

And all for what? Surely the British Empire is great; must we be constantly nudged to notice it? To us over here there is something almost pathetic in a Titan swelling up his biceps and anxiously beseeching us to feel them. It almost makes us suspect that the Titan has a half-conscious dread that he is not in training, that the Germans have ships on his seas, or that the Japanese suspect him of lethargy. Imagine such a book written in Elizabeth's day! Raleigh would never have shown so suspicious an eagerness to be understood. But here is Younghusband with a chapter on "Our True Relationship with India." Drake would have seen the editor hanged (and said so) before he left off playing at bowls or armadas to write books like a scrivener. But here comes a captain in the king's navy talking like a professor from a college and citing authorities, a general with the statistics of his trade, and many others with their testimony all bound together to show in one grand summing up how great the Empire is. The facts are well presented and of enthralling interest. It is the British Empire writ large—written with some self-consciousness and with a good deal of vainglory. (E. P. Dutton & Co., $6 net.)

THE NEW SCIENCE OF BUSINESS

THE KIND OF MEN EMPLOYERS WANT

BY

H. J. HAPGOOD

WITH the most effective methods human ingenuity can devise, American employers are searching for thousands of men who possess honesty, ability, and the capacity for hard work. The demand is not confined to any one locality or particular line of work. It extends throughout the country in all kinds of business, from that of the small manufacturer to that of great industrial enterprises.

This crying need for men is one of the most serious problems with which the business world has to deal. Because of it, manufacturing companies are months behind in their orders. Capitalists stand ready to launch new enterprises, and industrial companies to extend their scope, as soon as they can find enough suitable men. Only a short time ago a company backed by English and American capital was obliged to give up its plan for developing extensive rubber properties in South America, because it could not find men fitted to superintend the work.

The difficulty in finding men is not due to the unwillingness of employers to pay the proper price. Never in the history of the world have larger salaries been paid. Hundreds of employers would like to find $10,000-a-year men to replace cheaper men now in their employ, but they must be men who can accomplish things and show a profit of several times the amount of their salaries on the yearly balance sheet. With one Chicago firm, alone, annual salaries of more than $10,000 await two men who can fill responsible executive posts. The presidents of scores of companies receive salaries which a few years ago would have been considered a comfortable fortune. In this year of unprecedented business prosperity, the market value of able men has increased at least 10 per cent.

There is no limit to the salary captains of industry are willing to pay men they want. One of the largest industrial combinations sent representatives to Europe to offer a salary of $25,000 a year to a man who had the qualifications necessary to establish and take charge of its most important departments. The offer was refused, although the company was willing to go even higher. The place is still unfilled.

So well qualified a judge as Mr. Elbert H. Gary, chairman of the board of directors of the United States Steel Corporation, which pays out in salaries and wages about $125,000,000 a year, sums up the matter when he says:

> "The real question is not the size of the salaries but whether the right men are drawing them. One man may be cheap at $10,000 a year, while another man in the same position might be dear at $10,000 a year. The tendency of the business world just now is not to search for men who will take low salaries but for men who deserve high salaries."

Employers want men who combine with ambition and natural talents, honesty and the capacitp for hard work. "But why lay such stress on honesty?" "The honesty of employees is guaranteed by the bonding companies." In fact, they often make employees financially honest by holding over them the constant threat of detection and punishment. But they have to do only with financial integrity. The employees whose dishonesty is the most costly are often those who would never take a cent from the till, but who defraud the employer through thefts of time, through half-hearted effort, or through placing their own interests above those of their firm.

Honesty means something more than financial reliability. It is the quality which makes a man work without watching the clock, or being afraid that he will give his employer more value than he is being paid for. The honest employee brings to his work the best effort of which he is capable, and begrudges nothing where the interests of his employer are at stake.

A young man was recently applying to a

well-kown employer for a position. He was in the midst of rather a glowing description of his peculiar qualifications for the place, when the employer interrupted him with: "Never mind about all this. There is just one thing I want to know. Will you work?"

Every man who intends to make himself of value to his employer and to win advancement (and the two go hand in hand, despite all that pessimists may say) must have this capacity for work. No matter how great his ability, how thorough his education, or how attractive his personality, these qualities are as worthless as a locomotive without fuel unless backed up by persistence and energy. He may be retained for a time because of his ability, but in the long race he will be found wanting. Some day his employer will be forced to give the position which he has hoped for, and which, by his natural talents, he is pre-eminently fitted to fill, to a man who, although less capable, has shown himself to be a worker.

It is work that makes a good salesman—not natural ability, appearance, or personality. One of the best salesmen in the United States is red-headed, homely, uncouth, and poorly dressed—he does not seem capable of selling bread to a hungry millionaire. Yet he sells on an average more than $100,000 worth of goods a year, in a field where competition is remarkably keen. He succeeds by making hard work take the place of the adaptability, the personal magnetism, and the appearance which he lacks.

The perseverance of this salesman is the quality lacking in many men. Plenty of men can work hard when the road to success seems clear, but when difficulties thicken they lose their grip. Others work by spurts, keying themselves up to high pitches for brief periods, and then lapsing into half-hearted effort. Neither the fair weather type, nor the sky-rocket worker is desired. Employers want men who can be relied upon for even better effort when the skies are dark than in times of prosperity, and who will be as persistent the month after next as they are to day.

In considering applicants for positions, employers are always on the watch for signs of this persistence. Many well-known business men think that they can judge a man on this point by the manner in which he seeks a place, and this is not a bad method, for there are few positions worth the having which can be secured without persistence.

To the technical man, more than to any other kind of man, perhaps, is intense application necessary. Science is advancing so rapidly, that if he does not apply himself both in the office and out, he will soon be left behind. One of the most eminent consulting engineers in the world says that he never has time to read a book or a magazine except those pertaining to his work, and that he works on an average more than twelve hours a day. "I don't do this from choice," he says, "but because I am forced to, in order to hold my place in my profession. If I were to give up the studying I do outside the office hours, even for a few months, I should find myself behind the times."

Men often advance to some responsible position, and then suddenly and without apparent reasons, fail and drop out. "The place got too big for him," we say. But in most cases the real reason for the failures is that the man began to slacken in effort, thinking that he had advanced so far on the ladder of success that he could afford to take things easy.

For the business man of to-day there is no such thing as taking things easy. The higher he gets, the more is expected of him, and the harder he must strive. The president of a great manufacturing company, for example, says that one of his duties alone, the securing of capable assistants, is harder work than he ever had to do when he was only the head of a minor department. The man who does not realize that continuous effort is essential to a general manager as to an office boy, will not be of permanent value.

The managing director of one of the largest British banking institutions, having more than one hundred branches throughout the world, attributes the failure of many men to not realizing this truth. It has been his observation that out of one hundred employees starting on an apparently equal footing, only ten ever rise above the surface, and of this number not more than one ever proves fit to hold permanently a position of great trust and responsibility. The other nine begin to take things easy as they advance farther and farther, and thus fail to reach their maximum value. For of fit men there is a great scarcity. Whenever found, large salaries and unlimited opportunities for advancement await them.

"Where did you get that young man who comes over here occasionally?"

When the Secretary explained, the President replied that he did not want to cripple the State Department, but that he would like to add the young man to the White House force. Secretary Gresham told the President that if he took Kenesaw Landis away from the State Department, the Department must get another head. Though he did not mean this literally, his remark showed the value he placed upon Mr. Landis's services.

After the famous Venezuela difficulty with Great Britain had passed into the arbitration stage, President Cleveland offered to appoint Mr. Landis Minister to Venezuela. Just what connection Mr. Landis, as private secretary, had with the information obtained by the State Department in the Venezuela matter probably never will be known, but it is said that his services were important. The President's offer, however, was declined. Mr. Cleveland sent for Mr. Landis and asked him why. Mr Landis said that he was going to be married and that he wanted to spend his honeymoon in the United States. President Cleveland is said to have replied,

"The explanation is satisfactory. I had rather have trouble with Venezuela than come between a young man and his sweetheart."

When Secretary Gresham died, Mr. Landis returned to practise law in Chicago. When the vacancy occurred on the bench for the Northern district of Illinois, no other man was considered.

A MAN WHOSE RELIGION WON

A PROMINENT preacher of half a century ago was asked by an unbeliever if he did not think that, after all, the Christian religion were a failure. He replied "We don't know, it never has been tried." But there died in New York, a short time ago, a man named Samuel H. Hadley who "tried" the Christian religion after the manner of its Founder—really tried it; and it worked. He kept a resort on Water Street for those fallen wretches whom he frankly called "bums." When they lied to him and stole the very dishes on which he gave them food, as they often did, he ignored their thefts; and, when they smirkingly confessed themselves "saved" for the sake of a warm bed, he asked no questions but honestly rejoiced till they were shamed into a confession and a new start. There was no limit to his patience—he called it "love." By "loving" a man long enough and sincerely enough, you can win him—that's the whole thing. But except in very, very rare cases, this "love," as we practice it and call it religion, gives out long before it reaches the winning point. Hadley's "greatness" consisted in the fact that his "love" never gave out.

Social workers and ministers came from all over the country and from other countries and were sent by all denominations to inquire into the "methods" of so successful a mission. But the methods were too simple to allure. Visitors saw merely a few Bible texts such as they had been brought up on, the same that are hung on the walls of every Sunday-school. Many earnest workers went away only half satisfied: no panacea had been discovered after all. There was no solution of the great problem, they saw only a reformed drunkard and "bum" helping other drunkards and bums.

But he was a man of such a shining personality that other men came to him naturally and eagerly. Then he practiced the forgiveness of his brother unto seventy times seven. That was all—a single spark of Christ's own fire, and the Bible for his manual.

"Down in Water Street," the book into which Hadley has put his experiences, is like many of the emotional religious works, but through the overwrought phraseology that in most men's vocabulary spells cant, there shines a gleam of something so real and vital that scoffing will not stand against it.

There will never be known just what number of "cases" could be marked "cured" by the Water Street Mission. But this fact we do know. A really large number of men are to-day self-respecting persons who went there sots; that many of them hold places of respect and influence; and that much oht coffee and strong meat stew were daily given to those who would surely go into the depths again to come back heavy with liquor and crime. It was given as freely to them as to anybody else. When many of them turned and scoffed him for being a fool to feed them and believe in them, this man still worked on, and in his quaint revivalist phraseology "sowed seeds of grace."

But he won and saved men as—who else does? The last words that he uttered were. "Who will care for my poor bums?"

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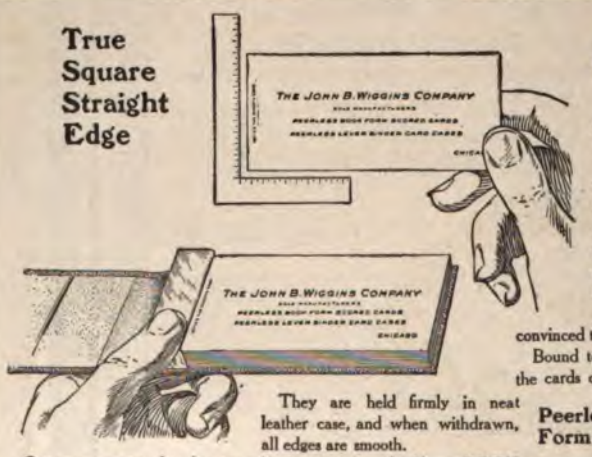

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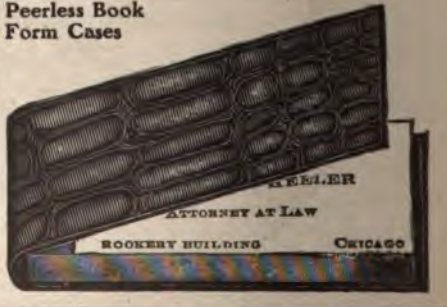

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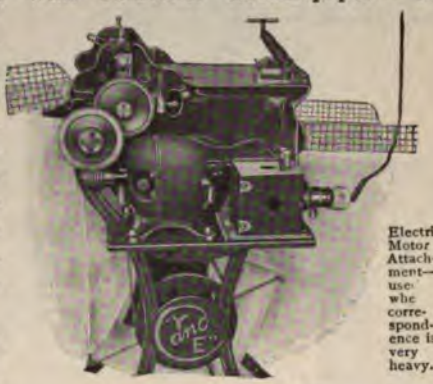

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Easy to Remember, "Y and E"

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Collier's

THE NATIONAL WEEKLY

¶ When six hundred thousand people are willing to pay more than three millions of dollars a year for a publication, there must be something unusual about the publication.

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is the immense sum people are paying for Collier's this year—twice as much as the subscription revenue of any other publication in the world—six times as much as that of the average monthly magazine.

HOW MUCH DO YOU REALLY KNOW ABOUT COLLIER'S?

¶ You know that as an independent, fighting weekly, it has become a power for good citizenship—but do you know how *much* of a power?

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¶ You know that Gibson and Remington draw for Collier's—do you know that *these two* and the *following six:* Maxfield Parrish, A. B. Frost, E. W. Kemble, F. X. Leyendecker, Jessie Willcox Smith, and Walter Appleton Clark, *all draw exclusively for Collier's?*

¶ And, finally, do you know that the $1,000 quarterly short story prize gives Collier's first choice of the cream of American fiction?

If you would like a beautiful miniature Gibson proof and a handsomely illustrated book, "Fifty-Two Weeks of Collier's," send your name and address, and we will mail you both free.

All News Stands **Collier's** THE NATIONAL WEEKLY 10c. per Copy

426 West 13th Street New York City

"Here's Your Hat!"

Cartoon by Opper

(Copyrighted, 1906, American, Journal, Examiner).

The above is a humorous interpretation of a tremendously serious fact

With several members summarily asked to resign, five more under indictment, and one dead in state's prison, an abrupt crisis has been reached in the Senate.

The situation has been admirably summed up by David Graham Phillips, as follows:

> "The Treason of the Senate! Treason is a strong word, but not too strong, rather too weak, to characterize the situation in which the Senate is the eager, resourceful, indefatigable agent of interests as hostile to the American people as any invading army could be—interests that manipulate the prosperity produced by all, so that it heaps up riches for the few—interests whose growth and power can only mean the degradation of the people, of the educated into sycophants, of the masses toward serfdom."
>
> "The Senators, as Senators, are not elected by the people—they are elected by the 'interests'; except in extreme and rare and negligible instances, the people can neither elect nor dismiss them."

It is the duty of every intelligent American to get a sane, sound understanding of these appalling facts. To learn the truth, read Mr. Phillips's

"The Treason of the Senate"

—the most scathing, truthful exposure of political corruption in years. Now appearing in the April

10 Cents a Copy

COSMOPOLITAN

One Dollar a Year

At all News-stands or Direct from the COSMOPOLITAN MAGAZINE, 1789 Broadway, N. Y. City.

A Six-Months' Advertising Campaign in Everybody's Magazine for $50

Do you want more business? Have you $50? Then read on—

NANCY HANKS SUSPENDER AND BELT COMPANY
Factory, 17 Crosby Street

Augusta, Maine, *Feb. 26, 1906.*

SIRS: Please repeat our ad. (4 lines, $9) that appeared in your January number, in the April issue. We enclose check to meet same. The reason you have not heard from us lately is on account of our January ad. bringing us so much business that it was impossible for us to think of accepting more at the time, so we were obliged to "cut" you for a few months. We received several hundred replies (not far from 400) and did business with a large percentage of them. We hope to join you each month in the future, having increased our capacity in accordance with the prospective business to be received through our relations with your valuable publication.

Of course we have the "goods," in verification of which we call your attention to the fact that one of our agents, secured through our ad. in *Everybody's*, has already cleared over $4,000.00. However, there are others who have the "goods" as well, and can have all the business they want, unless they are afflicted with most insatiate greed, by using your columns judiciously, stating facts concisely and dealing fairly with patrons they secure.

Very respectfully yours,
NANCY HANKS SUS. & BELT CO.
(*Signed*) E. W. HANKS, *Pres.*

"Advertise in *Everybody's Magazine* and you can have all the business you want," says Mr. Hanks—quoted above—and some thirty or forty other Classified Advertisers whose letters are open to your inspection.

But note also that Mr. Hanks says: "We have increased our capacity to take care of prospective business and hope to join you each month in the future." This clear-headed Yankee evidently is not "taking flyers," but is *building a business.*

He knows that no one can send a new salesman over a new territory *just once*—and count that salesman a very important brick in his business structure. He knows that for every order his best salesman, *Everybody's*, turns in, there are two awaiting its second appearance. He is going back month after month to make orders out of the otherwise valueless "good-will" created by the first advertisement.

In the same way, it is only by the carefully planned campaign that *you* can hope to make advertising the big thing that it ought to be in your business. We therefore append an offer covering six months' advertising in *Everybody's Magazine*—enough to start things humming this Spring and to keep you busy through the Summer months (if your proposition is a good one)—for $50, payable $9 monthly in advance.

Start with the June number.

Send this Coupon with Check before April 30th next to be in time for the June Number

ADVERTISING DEPARTMENT EVERYBODY'S MAGAZINE
31 East 17th Street, New York _____ 190__

Kindly enter my order for _____ lines, six times, in the classified columns of *Everybody's Magazine*. Enclosed please find _____ ($2.25 per line) in full payment for first insertion—copy attached.

Upon receipt of memo. bill on the 25th of next and each succeeding month (six-time discount to be credited on bill for sixth insertion) I will advise promptly whether to repeat or to run new copy.

Very truly yours,
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2 _____
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Allow about nine words to the line. Most of last line for name and address. 4 lines, 5 times, $50. $12.50 per line additional.

THE WORLD'S WORK FOR MAY

will contain five noteworthy illustrated articles:

Diseased Meat from Chicago: The Criminal Sham of Inspection, by DR. W. K. JAQUES, formerly Director of the Municipal Laboratory and in charge of meat inspection, and others.

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DOUBLEDAY, PAGE & CO. NEW YORK.

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Mr. William A. Bates, Architect.

ANY COLD ROOMS IN YOUR HOUSE?

If you burn too much coal—if you're dissatisfied with your present heating system—or if you're about to install a new heating system, we would like to tell you how your home can be easily, healthfully and economically heated.

28,000 KELSEY Warm Air Generators

are satisfactorily heating the very finest city and country residences as well as five-room cottages- and churches and schools.

Send for booklets about the Kelsey and book of opinions showing 250 Kelsey heated houses and with letters from hundreds of users.

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Looks so Easy to Build a Tank and Tower

¶ Any cooper or carpenter ought to be able to do the work, you think.

¶ After trying this plan once you will come to us.

¶ Our water plants don't fall down, and they last.

Send for catalogue

W. E. CALDWELL CO.
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WOOD TRADE LUXEBERRY MARK FINISH

IT COSTS AS MUCH

to apply a poor or unsuitable varnish as a good one, while the difference in price per gallon is but trifling. It will pay you to think this over when you get around to finishing the woodwork of your house.

If you use LUXEBERRY WOOD FINISH for the general interior work, and LIQUID GRANITE for floors, bathrooms, windows, sash and sills, inside blinds and outside doors, the result will be a deep and lasting satisfaction with the appearance of your woodwork.

Drop us a line and we will mail you useful information on wood finishing and handsome finished samples of wood.

BERRY BROTHERS, Limited
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New York, Boston, Philadelphia, Baltimore, Chicago, Cincinnati, St. Louis, San Francisco
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LIQUID GRANITE FOR FLOORS

A Colonial Door Handle

Sargent's Artistic Hardware

combines beauty with utility. It is made in a variety of designs harmonizing with all schools of architecture and suitable for all kinds of buildings. It is durable and in combination with Sargent's Easy Spring Locks will last and give satisfaction as long as the building stands.

Knob and Escutcheon in Parma Design (Italian Renaissance)

For those who intend to build

we have two books—Sargent's Book of Designs—which will prove helpful in the selection of hardware; also "Our Little Red Book," which explains in a unique way the workings of Sargent's Easy Spring Locks. We send either book, or both, free on request.

Sargent & Co.
154 Leonard Street
NEW YORK

Mr. Manufacturer:

Do You Use Grinding Wheels?

Have you ever given Carborundum a fair trial?
Do you know that Carborundum wheels do more work in a day;
last more days before wearing out;
require less attention,
than any other grinding wheels ever made?
As a matter of fact,

Carborundum

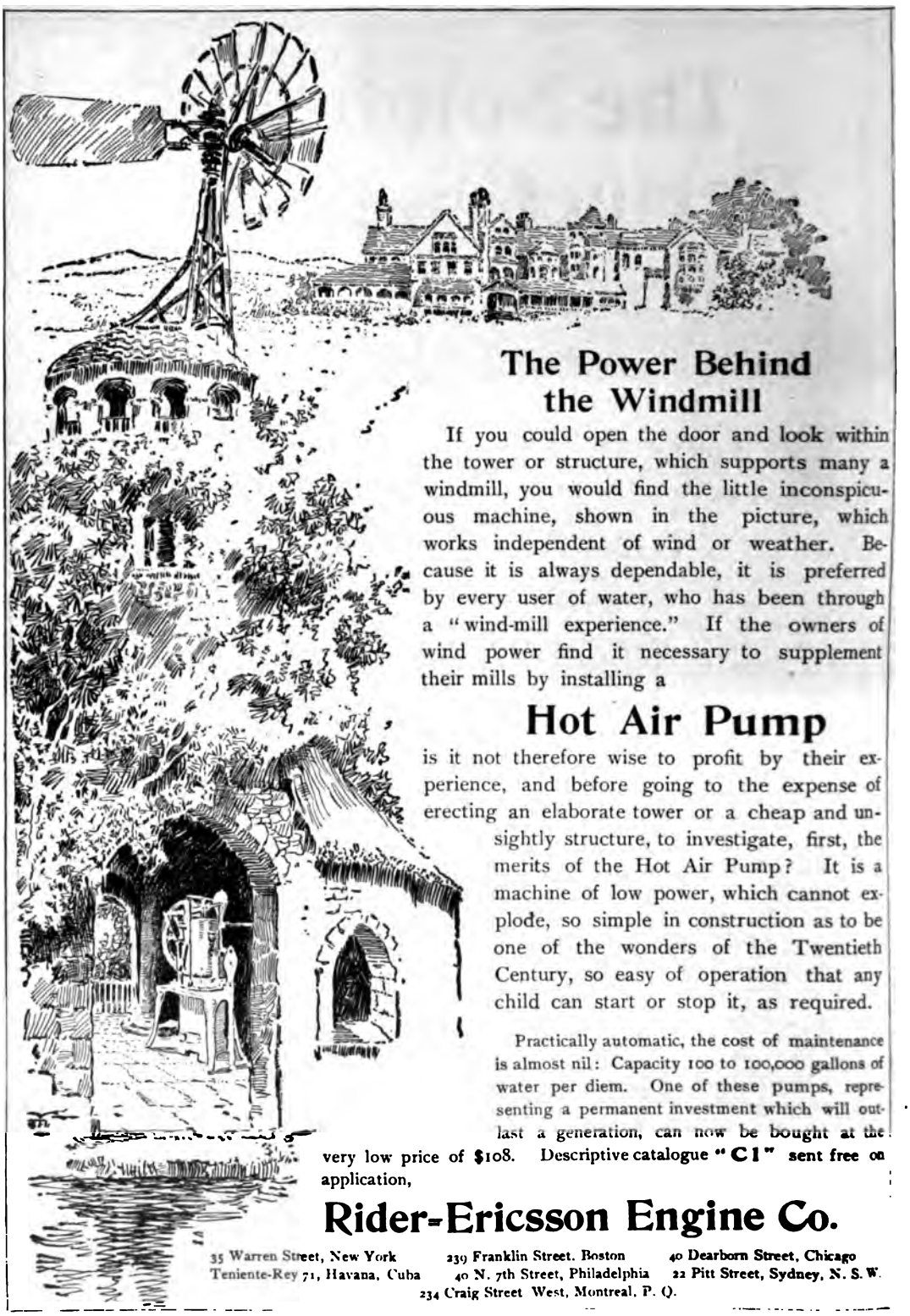
does not grind at all—it *cuts*—cuts clean and fast—does not clog up and heat the work—does not require frequent dressing to keep it in shape—and it does save from 25 to 50 per cent. of the cost of grinding operations—is doing it in hundreds of factories all over the world to-day.

Carborundum is made into grinding wheels of all sizes and shapes—also into sharpening stones, razor hones, abrasive paper and cloth and polishing powders.

Write for Carborundum Book—
or

Send 40 cents for Pocket Sharpening Stone, in leather case—something every man needs.

The Carborundum Company
NIAGARA FALLS, N. Y.



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The Solution of Perfect Sanitation

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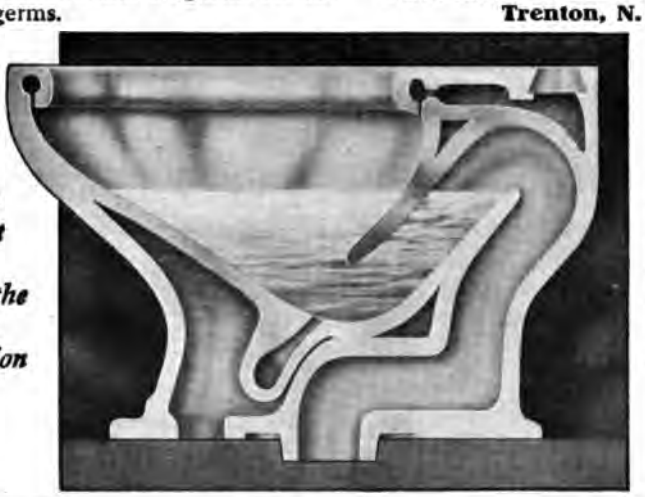
TRADE MARK

Closets cost but little more than other closets—that, with ordinary care, they will last as long as the house in which they are installed, leaves no further excuse for sewer sickness. Ask the plumber. A book on "Household Health" mailed free if you send the name of your plumber.

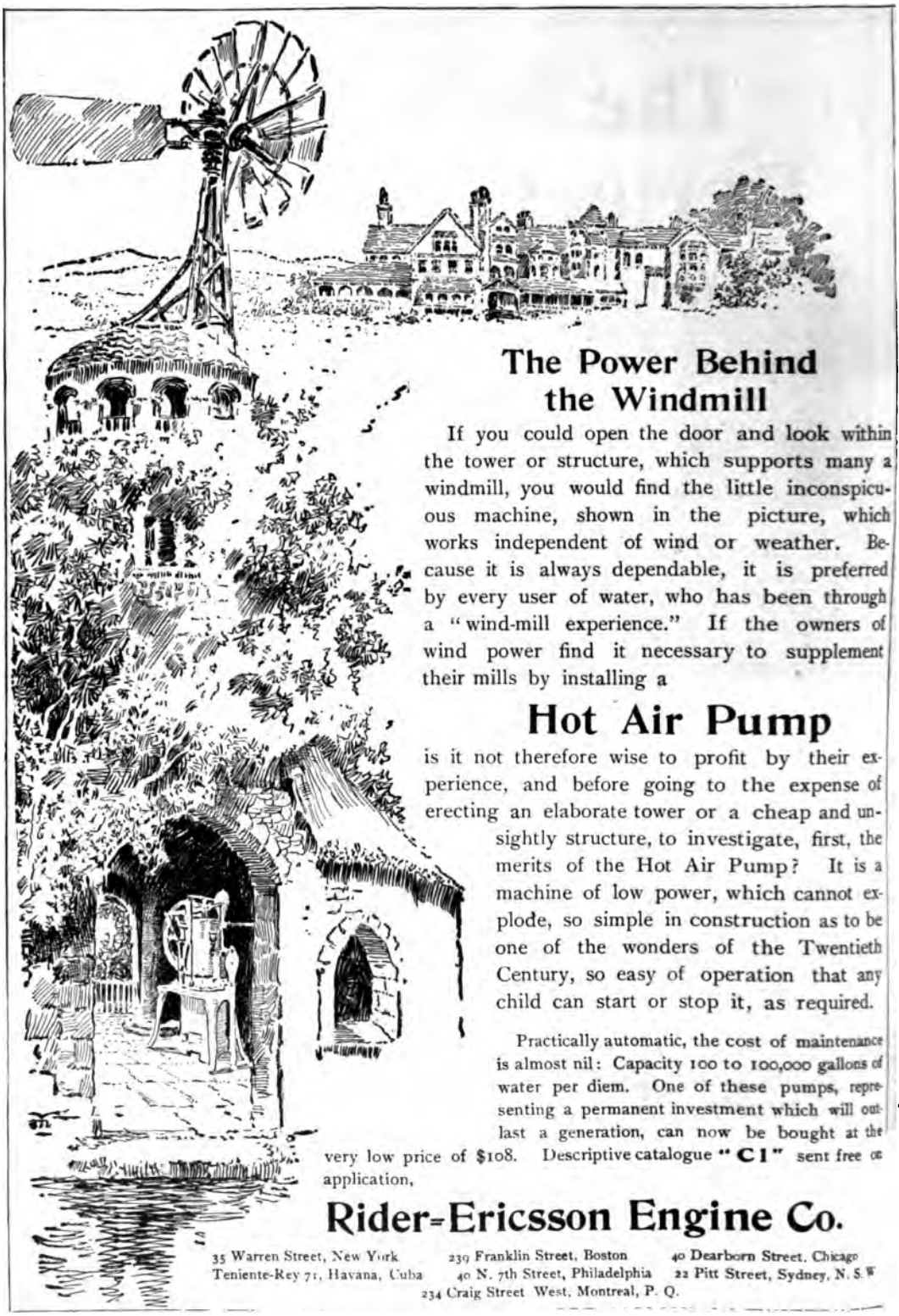
Lavatories of every size and design made of the same material, and on the same principle, as the SY-CLO.

POTTERIES SELLING COMPANY,
Trenton, N. J.

SY-CLO Closet cut in half showing the interior construction



Note the deep water seal, making the escape of gas impossible



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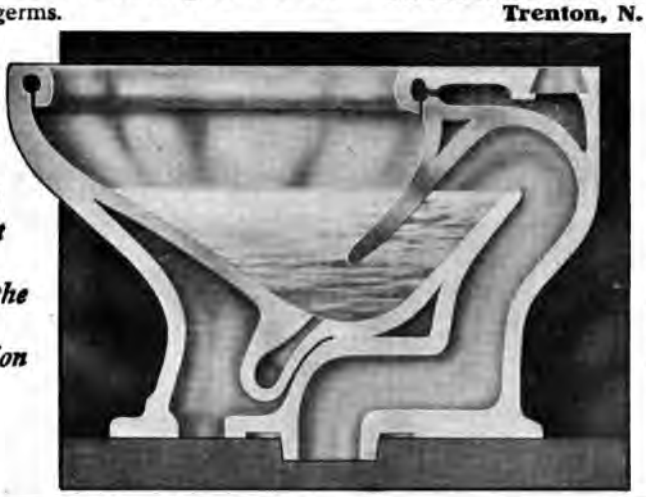

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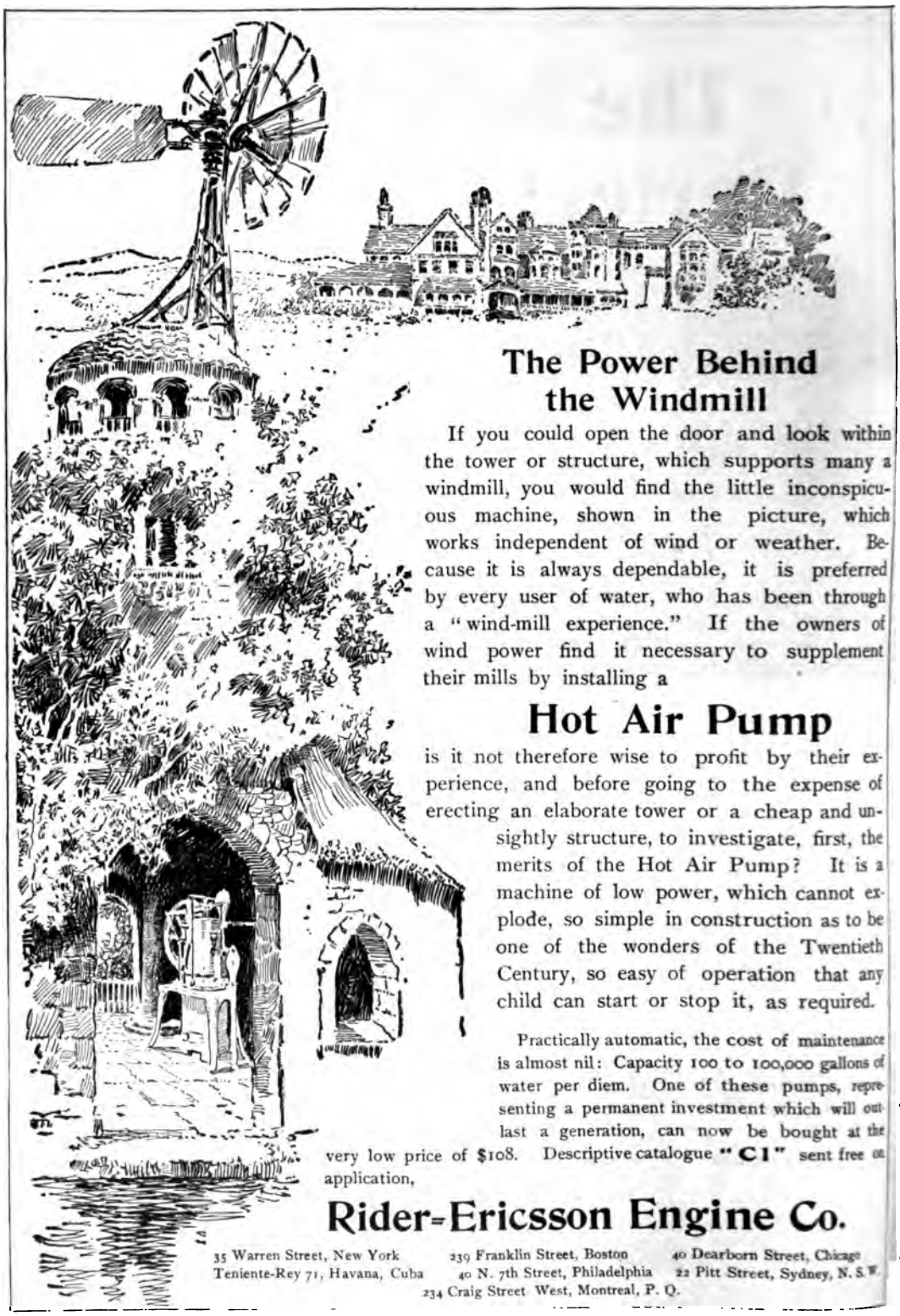

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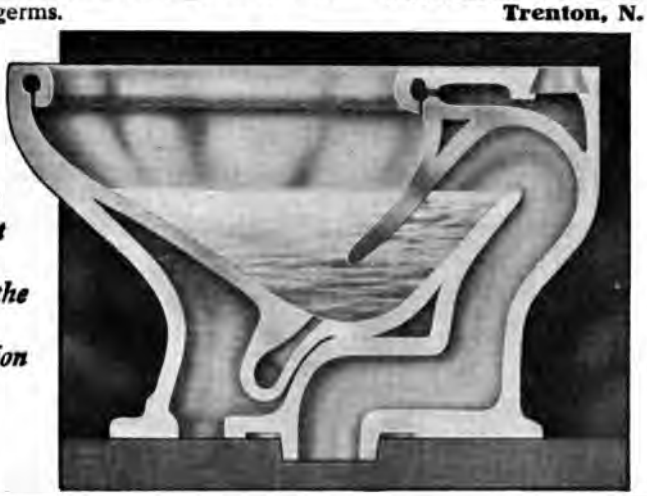

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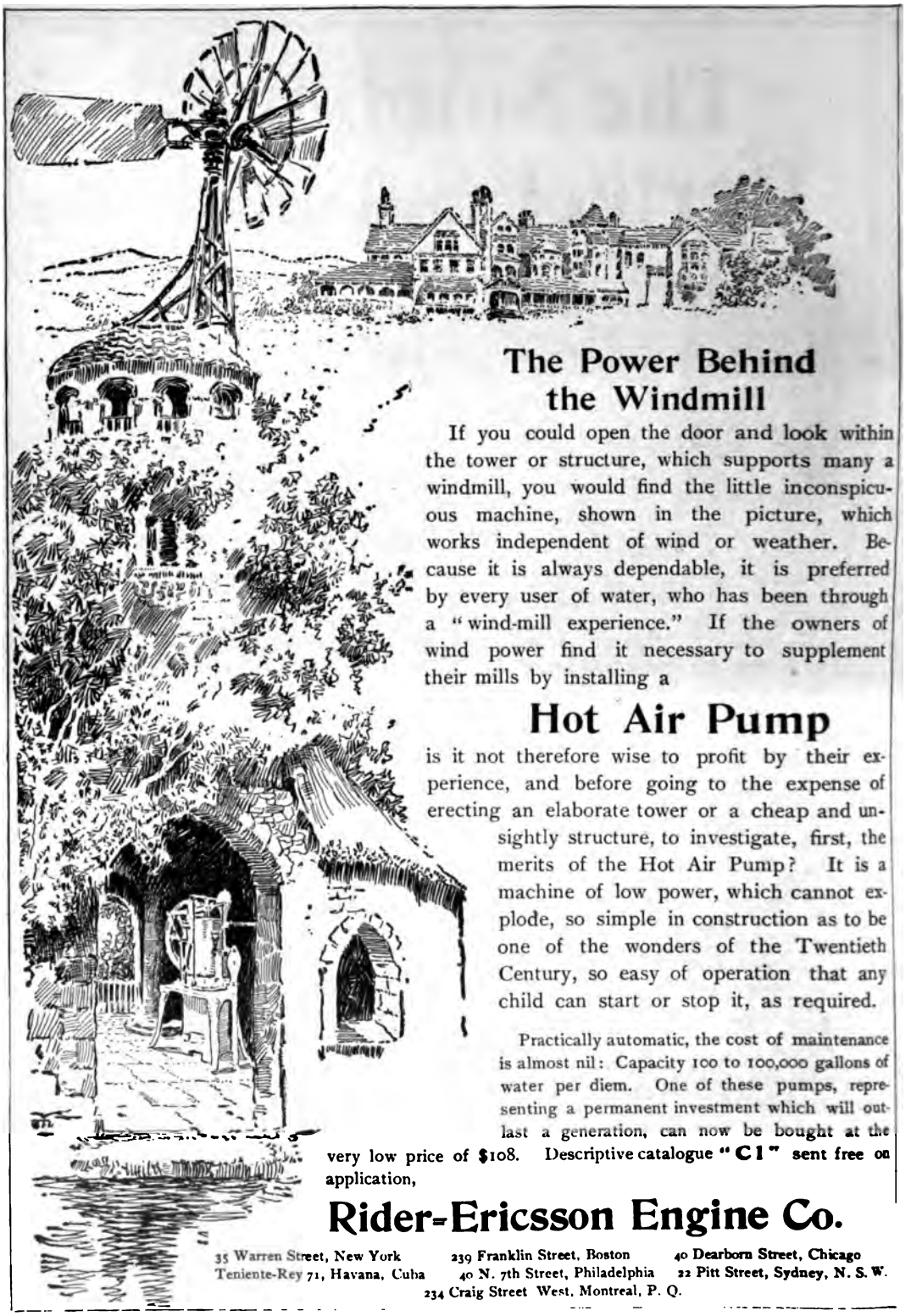

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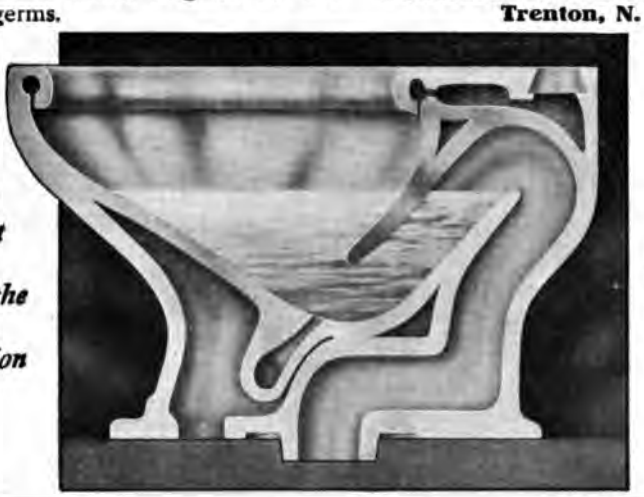

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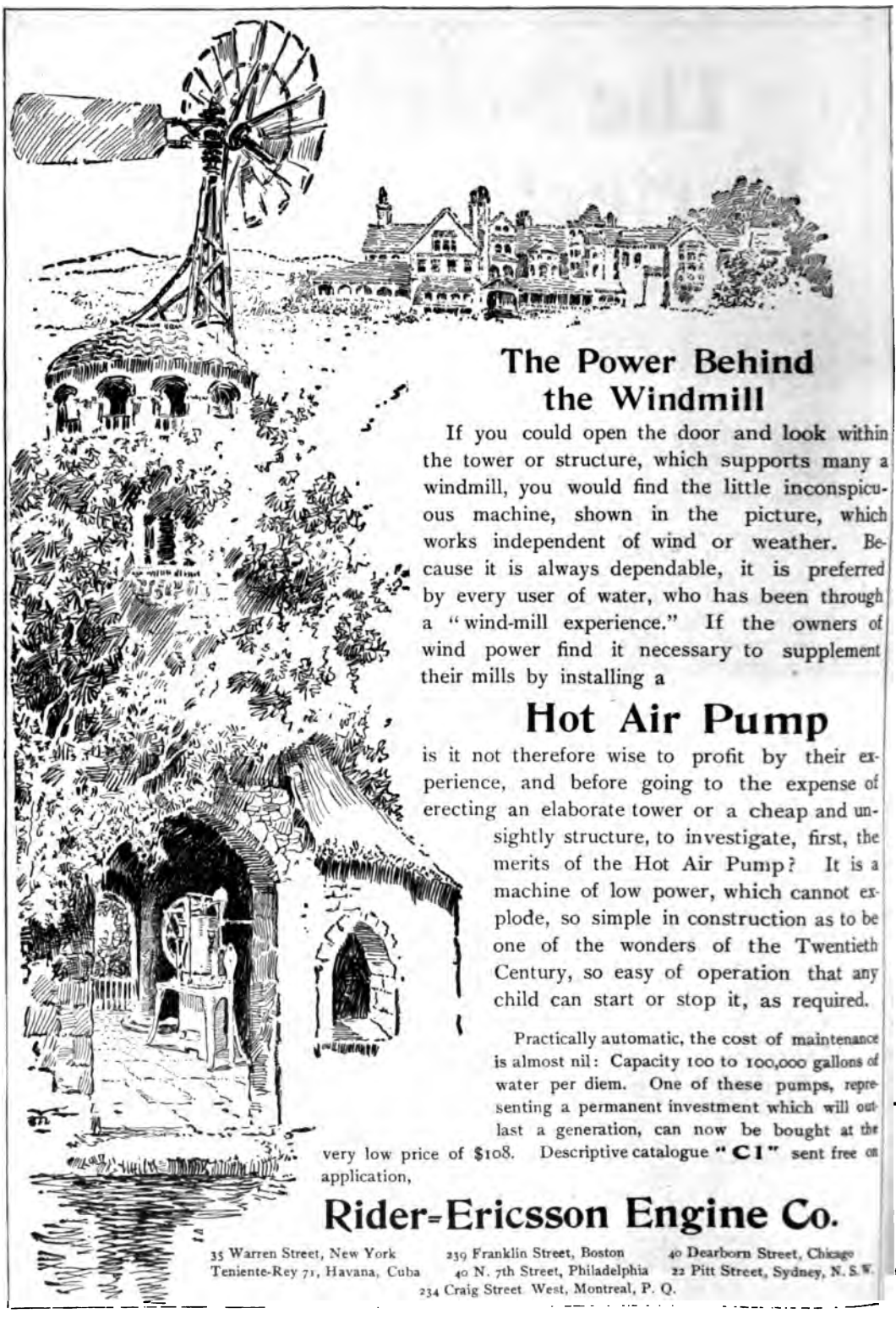

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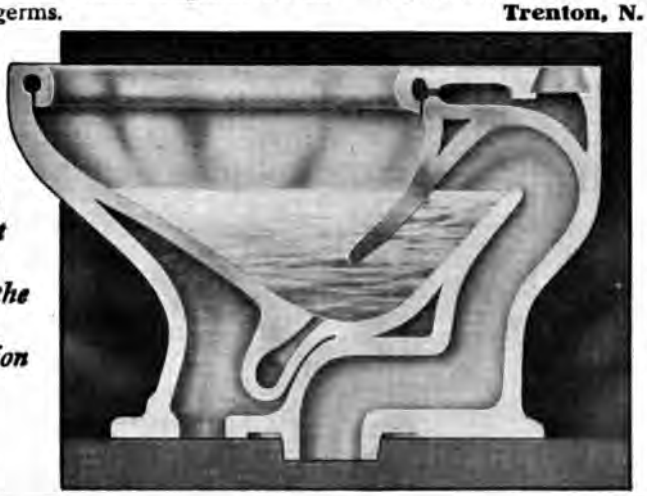

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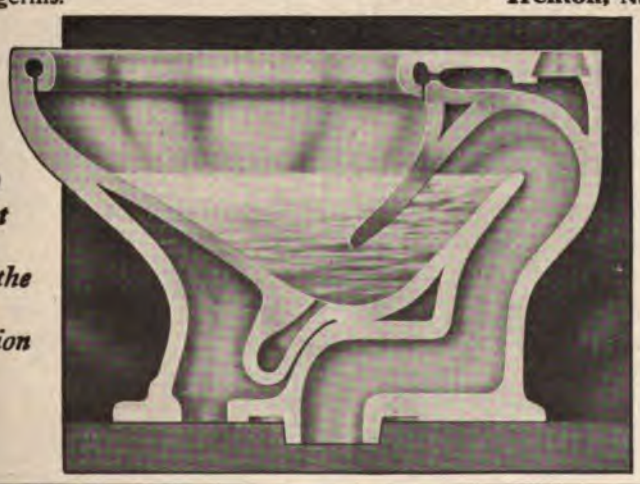

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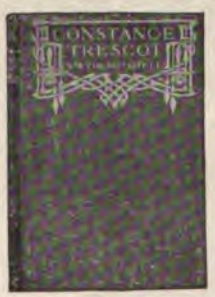

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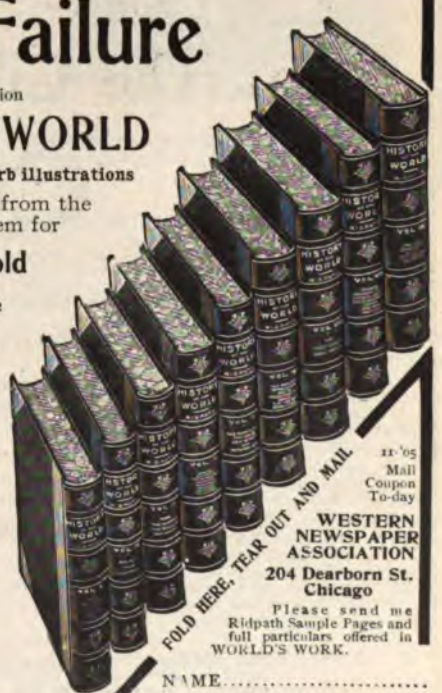

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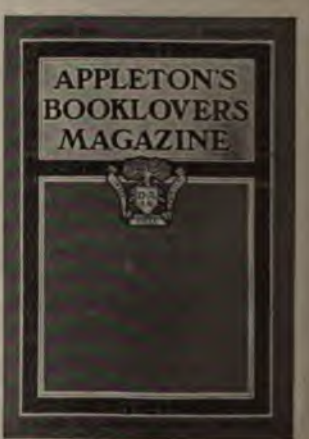

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The United States Senate

The Senate, which was designed to be conservative, has come to be obstructive. Why? A study of the present Senators as types will explain. The articles will be written by Mr. Needham, a member of THE WORLD'S WORK staff, who knows Washington and its ins and outs intimately.

Our Control of the Caribbean

Mr. Lyle, who spent some months for THE WORLD'S WORK about the Caribbean region, has written descriptions and explanations of Panama, Venezuela, Porto Rico, Santo Domingo—our obligations, problems, dangers and duties, since the Caribbean must again become an active centre of world interest. Mr. Lyle, by the way, is the author of "The Missourian." He went to the Caribbean an unknown writer and returned to find his book famous and a great success. In December Mr. Lyle contributes a study of the interesting and wretched character of President Castro of Venezuela.

In Japan

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South- States

The advance of Texas is a large and thrilling story; and the condition of the last Territories now seeking admission as States is interesting. Mr. Cunniff's articles will show the ple, the conditions and the outlook.

On the first of January a strike is promised for a closed shop and an t-hour day by the typesetters. The struggle has already been going

Open

on in many cities. A member of our staff has visited these places to find out the rights and wrongs of the whole great issue of the open shop. The labor fight has changed. The n shop is winning victories. A vivid summary of the struggle is made Mr. Marcosson. The article will appear in December.

This magazine has no desire to con- itself to the political, commercial,

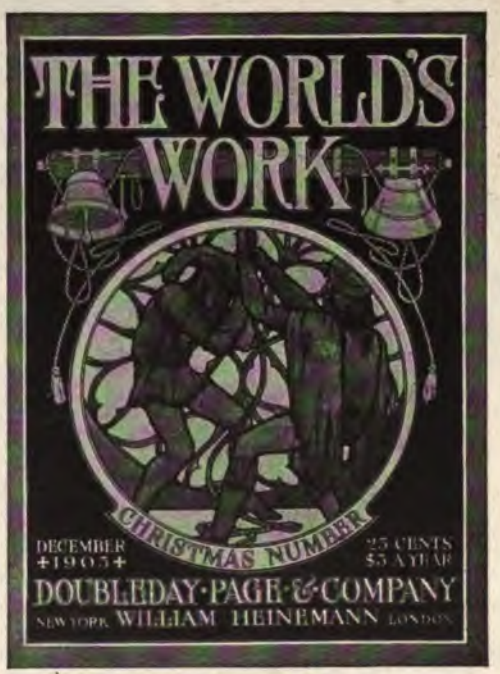
ures

and other strenuous phases of our American life, and it s to print more and more beautiful inspiring pictures—and to print them eedingly well. The work of great ts, the affairs of the home-builders, the pleasures of the every-day, sane erican life will receive its full share ttention.

As usual, the December number will if we can make it so, particularly

Christmas nber

attractive in appearance. The hunting and photographic experiences of r Schillings will be an important le, with photographs of lions, tigers, ffes, and the wildest animals taken in jungles of Africa. A study of Fred- k MacMonnies, the great sculptor, be adorned by superb pictures of best work.



To Readers

'e have been happy in receiving many encouraging letters people who care for THE WORLD'S WORK. These letters atly appreciate, and this interest has led, we feel sure, to eat increase this fall in yearly subscribers—at this writing one-third more this year than last. May we suggest his blank could well be used either for yourself for a al or to present the subscription to a friend?

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IF there is any month when a publisher may ask for serious attention to the announcements of books on which work has been going on for a year, or perhaps several years, it is during November. The booksellers of the country have been generous in their orders this fall, and all of the books described below are to be found in all good book-stores in the United States. We ask our readers to look at the publications which attract them at their local book-stores; or, if out of reach of a book-store, the books will be sent direct from our office at the prices indicated, except in the case of *net* books, when an extra charge for postage is made. For purposes of convenience, the list is alphabetically arranged:

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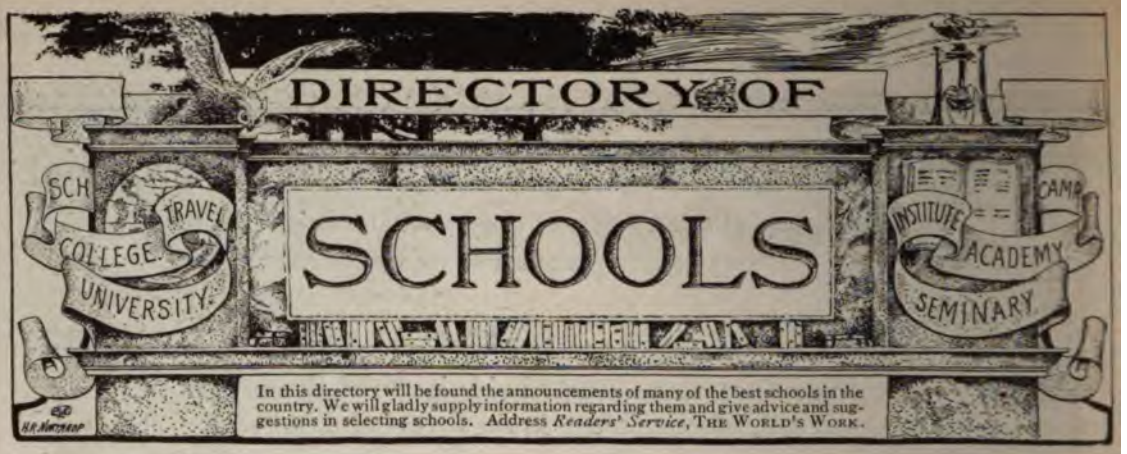

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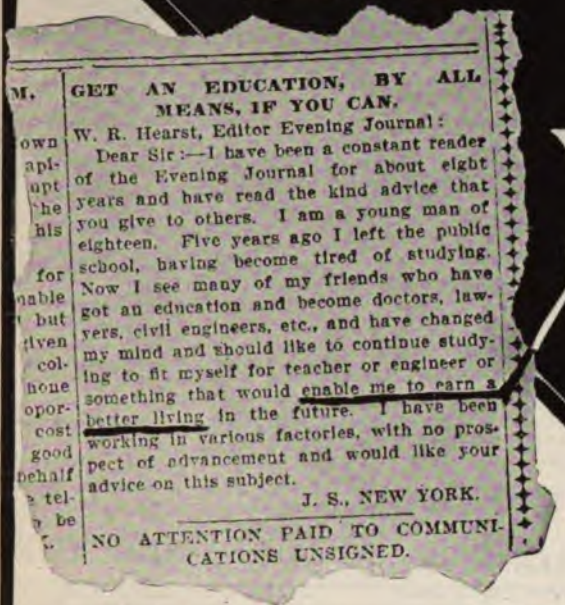

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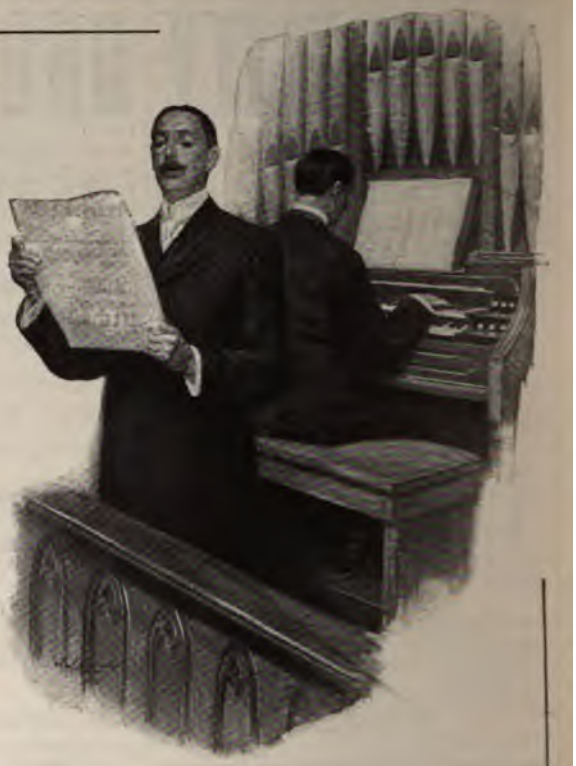

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61146. Sea Chanties Nos. 2 and 3
(2) "Blow My Bully Boys"
(3) "Sally Brown"
61147. Sea Chanties Nos. 4 and 5
(4) "Whisky Johnny"
(5) "Shenandoah"
61148. Sea Chanties Nos. 6 and 7
(6) "Rio Grande"
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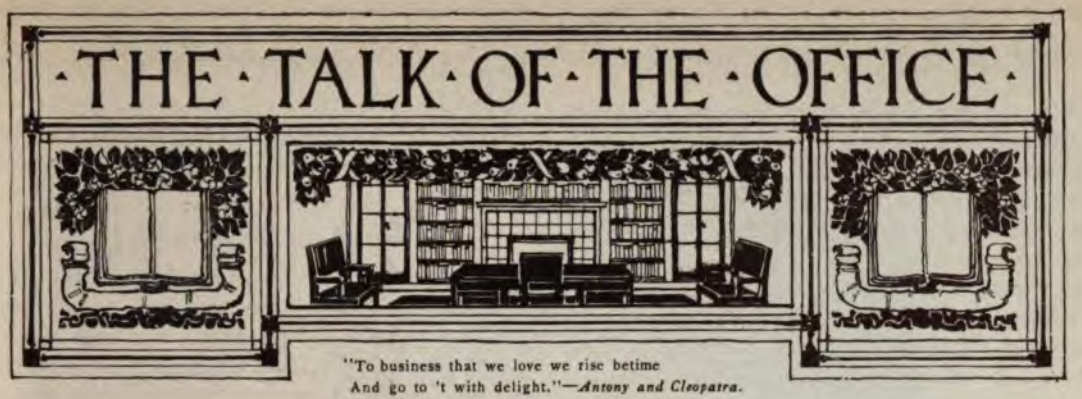


"To business that we love we rise betime
And go to 't with delight."—*Antony and Cleopatra.*

MORE PROGRESS

AS WE look at it, the strongest evidence that can be given of a magazine's increase in usefulness is to be found in the extent and quality of its subscription list. The fall campaign for subscriptions, which we have great faith will yield well in these fortunate days of national prosperity, does not begin until mid-November, but the record of September and early October shows an increase of more than one-third in the number of yearly subscriptions received this year over the same period in 1904. For several years now THE WORLD'S WORK has been what is called non-returnable, i. e., that copies are not sent out to the dealers "on sale." The return privilege involves great waste of magazines that do no one any good, readers, advertisers or the publisher, and the cutting out of the return privilege makes the circulation of THE WORLD'S WORK a solid and substantial one.

THE SERVICE DEPARTMENT

THE WORLD'S WORK has for some months offered to send to its readers information from its "Business Helps Department." Business Helps means all the things which are available to assist the business man to accomplish his work more efficiently, whether it is a plan for making a monthly statement of one's profits and losses, or a new kind of filing cabinet, or a new averaging machine. The response to this offer has been astonishing; we have received letters from nearly every country on the globe seeking information, and we are better able to give it now than ever before.

A WONDERFUL BOOK

Many of our readers may have heard of the remarkable experiences of Herr C. G. Schillings, who went to Africa to photograph wild animals, and of the extraordinary success of his journey. He took one hundred and seventy carriers and an elaborate photographic outfit, which resulted in wonderful pictures of lions, elephants, rhinoceroses, giraffes, zebras, and other wild animals from life in their native haunts. The English version has been greatly improved on the German and contains more than 300 important pictures. Messrs. Harper and Brother have issued a pirated reprint of the German book, reproducing the printed illustrations without the sanction of the German author or publisher, and in the face of the information that we had paid a high price for the American rights. Our authorized edition has the pictures direct from the original photographs and will be sold for about half the price of the English edition.

BOUND VOLUMES

of THE WORLD'S WORK (Volume X., April to October, 1905) are now ready. So many subscribers decide to bind their magazines after certain numbers have become scarce and difficult to obtain that we would like to suggest that the present is a good time to bind. We furnish an index without charge to anyone requesting it, and local binders can easily do the work. A cloth cover will be sent postpaid for forty-seven cents; this can be used by any binder. We will bind subscribers' own copies for seventy-five cents (carriage extra). Readers who wish to bind their magazines are invited to our Library-Salesroom, 133 East Sixteenth Street (where also any of our books may be seen). If the numbers are returned in good condition they will be exchanged for a bound volume at once on payment of the price, seventy-five cents.

STRIKES, DELAYS AND COMPLAINTS

The last few weeks have brought hundreds of complaints because of the non-receipt of magazines. There have been several reasons for this: During September the drivers of the New York mail wagons went out on strike, and for several weeks magazines were delayed. For instance, the mail of a certain Friday, Saturday and Monday (to complete which the bindery worked nights) was still in the city on Monday night, there being no wagons to haul the magazines to the trains. We wish to say now that all subscribers' copies are sent from our office to reach the subscribers at the date when publication is made through the news-stands.

ON JANUARY 1, 1906

we are looking forward to a possible strike, and we may then have to ask our advertisers and readers to bear with us. The Typographical Union, which controls the typesetting of most offices in New York, has made certain demands which the employers' union—in this case "The Typothetæ"—is unwilling to accede to. This may affect our February numbers, and we speak of the matter thus far in advance so that our readers may know that everything is being done that can be done to prepare for the great misfortune of a strike, if it should come, and that they shall be put to no more inconvenience than is absolutely necessary.

ERRORS ABOUT 2 PER CENT. OF COMPLAINTS

For some years we have been carefully organizing a Complaint Department, where all difficulties in connection with any sort of complaint are carefully attended to. Of the total letters of complaint received we have now worked down the average error on our part to be about 2 per cent. of the whole, and we are hoping to very much reduce this percentage. What often appears to be bad management or carelessness is sometimes the result of causes entirely beyond our control. For instance, every Christmas we replace hundreds of numbers taken by the janitors of apartments, the Christmas issue being the number most admired by certain classes of people who borrow from the mail without notification to the addressee. The burden of our song is this: If anything goes wrong let us know the facts fully *after you have allowed a few days* of grace for the delays in mail. We cannot promise to make no mistakes, but we can and do promise courteous attention to any dissatisfaction brought to our notice.

A GREAT COMPLIMENT

It may be a poor advertisement to print favorable opinions written by subscribers who are obviously friendly, but this young gentleman of seven has expressed so ably the purpose of the magazine that we yield to the temptation:

"October 2, 1905.

"*To the Editor of* THE WORLD'S WORK:

"Enclosed is a check for a subscription to THE WORLD'S WORK, to be sent to Master ———, at the above address. I send this to you direct because, as editor, I am sure you will be interested in my seven-year-old's appreciation of your magazine. He begged me to give up his young folk's magazine and the other older magazines in favor of THE WORLD'S WORK. Why? 'Because,' he says, 'those magazines are all about love and such stuff, and THE WORLD'S WORK shows you somebody doing something, and about geography.'

"We are but sixteen miles from Boston, but I assure you the boy is normal.

"Kindly begin the subscription with the current (October) number.

"Respectfully,
MRS. ———."

A $4.00 MAGAZINE FOR $3.00

We have already announced that the price of *Country Life in America* will be raised on February 1st to $4.00 a year—35 cents a number. There are two reasons for this: First, we wish to enlarge and improve the magazine to include several new features, among others the inside of the country home as well as the outside; second, the cost of making the magazine, even of its present size, is greater than the amount paid by subscribers. Until February 1st, $3.00 will pay for a year's subscription and $6.00 for a two-years' subscription.

FALL BOOKS

We call special attention to the list of our fall books printed elsewhere in this magazine. There are several very important and beautiful volumes announced which will particularly interest the readers of THE WORLD'S WORK.

Copyright 1905, Armour & Company

Armour's Extract of Beef Calendar Offer

Our 1906 Calendar presents six new heads, typifying ideal American womanhood, drawn by the following well known artists: C. Allen Gilbert, Henry Hutt, Harrison Fisher, Thomas Mitchell Peirce, Hazel Martyn and F. S. Manning. Arranged in six sheets (size, 10 x 15), tied with ribbon for hanging, will be sent postpaid to any address on receipt of twenty-five cents or metal cap from a jar of

ARMOUR'S EXTRACT of BEEF

The Best Extract of the Best Beef for Soups, Sauces, Gravies and Beef Tea.

Art Plate Offer We have a small edition of calendar designs as art plates (11 x 17 inches), for framing or portfolio. Single plates will be mailed postpaid for twenty-five cents each, or the six complete, by prepaid express. $1.00 One metal cap from jar of Extract good for single sheet, or six caps for complete set.

Armour & Company, *Chicago*

Pears' Soap

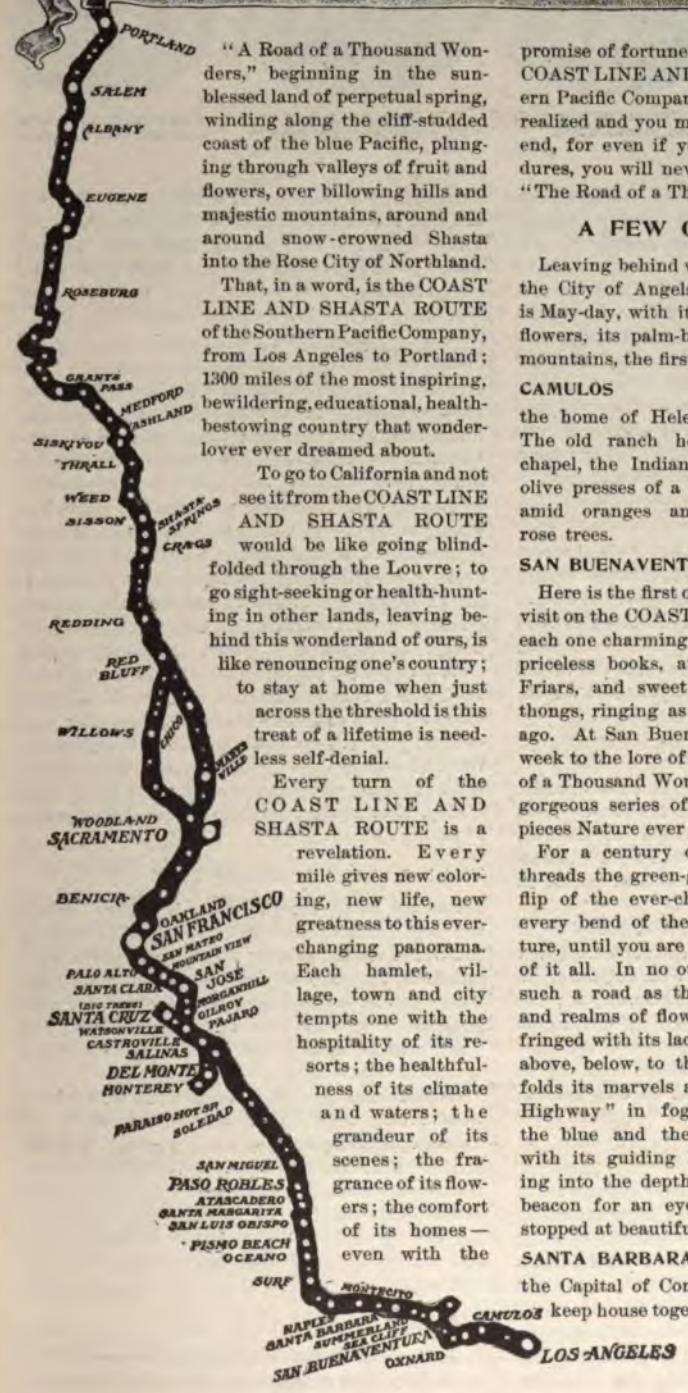
Matchless for the Complexion

White hands, a pure, clear complexion, and civilization, follow the use of PEARS' SOAP—the only Soap used *all over* the civilized world.

Of all Scented Soaps Pears' Otto of Rose is the best.

All rights secured.

The Road of a Thousand Wonders



"A Road of a Thousand Wonders," beginning in the sun-blessed land of perpetual spring, winding along the cliff-studded coast of the blue Pacific, plunging through valleys of fruit and flowers, over billowing hills and majestic mountains, around and around snow-crowned Shasta into the Rose City of Northland.

That, in a word, is the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company, from Los Angeles to Portland; 1300 miles of the most inspiring, bewildering, educational, health-bestowing country that wonder-lover ever dreamed about.

To go to California and not see it from the COAST LINE AND SHASTA ROUTE would be like going blind-folded through the Louvre; to go sight-seeking or health-hunting in other lands, leaving behind this wonderland of ours, is like renouncing one's country; to stay at home when just across the threshold is this treat of a lifetime is needless self-denial.

Every turn of the COAST LINE AND SHASTA ROUTE is a revelation. Every mile gives new coloring, new life, new greatness to this ever-changing panorama. Each hamlet, village, town and city tempts one with the hospitality of its resorts; the healthfulness of its climate and waters; the grandeur of its scenes; the fragrance of its flowers; the comfort of its homes—even with the promise of fortune. But hurry on, for on the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company are always greater things to be realized and you must not stop until you reach the end, for even if you live as long as the world endures, you will never find another trip that equals "The Road of a Thousand Wonders."

A FEW OF THE THOUSAND

Leaving behind with many a regret, Los Angeles, the City of Angels, the country where every day is May-day, with its orange groves and garlands of flowers, its palm-bordered vistas, its seaside and mountains, the first stop should be

CAMULOS

the home of Helen Hunt Jackson's "Ramona." The old ranch house of adobe, the quaint old chapel, the Indian pestle and mortars, the stone olive presses of a hundred years ago, are all here amid oranges and lemons, walnut, olive and rose trees.

SAN BUENAVENTURA

Here is the first of many old Spanish missions you visit on the COAST LINE AND SHASTA ROUTE, each one charming you with its rare art treasures, priceless books, ancient robes of the Franciscan Friars, and sweet toned bells on their rawhide thongs, ringing as they did over a hundred years ago. At San Buenaventura one could listen for a week to the lore of Father Grogan, but "The Road of a Thousand Wonders" calls you to see the most gorgeous series of marine and mountain masterpieces Nature ever painted.

For a century of miles and more the train threads the green-graced mountains within a stone flip of the ever-changing Pacific. Every curve, every bend of the roadway, displays another picture, until you are fairly spellbound with the glory of it all. In no other part of the world is there such a road as this—through miles of orchards and realms of flowers, beside a snow-white beach, fringed with its lacework of foam. Before, behind, above, below, to the right and left, each view enfolds its marvels as you speed along "The King's Highway" in fog-bank and sunshine; through the blue and the gray; past Point Concepcion with its guiding light to Point Arguello, winding into the depths like some great serpent with a beacon for an eye. In the meantime you have stopped at beautiful

SANTA BARBARA

the Capital of Content, where spring and summer keep house together the year round, and welcome

Midway Point, Monterey, California

San Carlos Mission, Carmel, California

Lick Observatory, Mt. Hamilton, California

Cliff House and Beach, San Francisco, California

you alike in December and July. Caressed on one side by the balmy Pacific, Santa Barbara may, indeed, be called the "Paradise of Sunshine."

The magnificent Hotel Potter; the never-tiring drives; the invigorating sea bathing; the awe of the mountains; the inspiration of the flowers; the fascination of fishing and catching something worth while; the charm of being carried back to another age in the Santa Barbara Mission, where sombre-robed friars welcome everyone as they did the hidalgos in days of yore, all this and more you find to hold you at Santa Barbara, but the train arrives and the itinerary says "all aboard" for

PISMO

This is a new resort where the never silent waves have formed a 22-mile beach of indescribable beauty and planned the greatest bathing Mecca of future generations. Already a beautiful hotel has been completed, comfortable tents and cottages furnishing the luxury of home, while you revel in the waters and gather health on the cliff-protected sands. From Pismo it is but a step to

SAN LUIS OBISPO

where in 1772 the Christianizing Fathers wrought another link in their chain of Missions. Here also is the location of Fremont's earthworks, making San Luis Obispo, with all its other attractions, one of the important historical points in California.

From San Luis Obispo the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company follows the path of the padres over the heights of the Santa Lucia Mountains through the country of pyramids, where nature rivals the work of the early Egyptians, and makes the traveler think he is in the province of Ghizeh. Mile upon mile of regal sights unfold until you finally descend to that famous resort of health,

PASO ROBLES HOT SPRINGS

where the park-surrounded hotel of the same name bids you welcome, while you are rejuvenated by the nature baths of hot sulphur water and soothing peat, where the Indians cured their ills centuries before the first pilgrimage of the paleface. Every page of Paso Robles Hot Springs' history teems with miracles wrought by these volcanic springs, now enshrined in a marble bathing palace, perfectly equipped for every medicinal bath known to science. Within driving distance of Paso Robles Hot Springs are also found the Mission of San Miguel, Morro Rock, Devil's Den, Chimney Rock, the Abalone Fisheries of Cayucos, and enough more for a year's enchantment, if you did not know that just ahead was that gem of all the world's resorts,

DEL MONTE

A playground which one can readily believe was once inhabited by the gods and fairies of mythology; a 126-acre park in which every clime has contributed her rarest specimens in the creation of a haven for the botanist, the nature lover, the health seeker, the golf lover, the polo player. Here, too, among many others, is that far-famed 17-mile drive — the road of things curious, weird and unbelievable — through historical Monterey, with all its landmarks of early California; through the cypress forest of mystic origin which sets you thinking of things supernatural; around the spray-washed cliffs and pebble studded sands of Monterey Bay; back to the hallowed Mission of Carmel. Usually those who stop at Del Monte find it irresistible, and encore its attractions until the end of the play, but those who are to see a thousand wonders must leave it for the time, and journey on through the Pajaro Valley, that realm of verdure, that kaleidoscope of colors, to

THE BIG TREES OF SANTA CRUZ

the oldest living things on earth to-day. Before the Big Trees of California you bow in silence. They are so much greater than anything you ever imagined, they are so far beyond anything with which you have to compare them that you are awe-stricken, your emotions are indescribable, you want to be alone to compass them with the mind, to believe that what you see is really true.

Without the big trees, Santa Cruz would be a wonder unto itself. It is a place beloved by all Californians, who have so many places well worth loving. From far and near they go to Santa Cruz to enjoy its amusement Casino, its beautiful beach and glorious bathing, its pleasure pier, its thrilling canyon drives, its abundant salmon fishing, and a hundred other allurements from which you will have to say farewell, if you ever expect to reach

SAN JOSE

in the Santa Clara Valley, that sea of blossoms, where six million trees in bloom make the cherry blossoms

The Golden Gate, San Francisco, California

Sutter's Fort, Sacramento, California

Fishing in Klamath River, California

Table Rock and Rogue River, Oregon

of Japan look like a pea patch. Here, with the Hotel Vendome as headquarters, you visit Alum Rock Park, Santa Clara with its relic-stored Mission, and that tomb among the clouds and near the stars —

THE LICK OBSERVATORY

Like a castle from the goblin book mother read, the Lick Observatory shines white and clear on the summit of Mt. Hamilton, from which you see the mosaic panorama of the Santa Clara Valley; the rugged peaks of the Santa Cruz Mountains; the Bay of San Francisco; the restless Pacific far beyond; the San Joaquin Valley and the snow-capped summits of the Sierras breaking through the clouds.

From San Jose to San Francisco the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company is a myriad of surprises. At Mountain View you begin to see the great white clouds, lowering over the mountain tops thousands of feet above, like a prehistoric sea congealed in all its fury. Here and there a rugged peak, breaking through, is gilded by the sun, forming a mirage of almost unearthly grandeur. And so the scene unfolds before you until the trainman brings you back to things material with the call of Palo Alto, the home of that great educational monument,

THE STANFORD UNIVERSITY

a work of love in which thirty millions of dollars have been devoted to completing the grandest temple of learning ever erected. The Moorish architecture of the early California Missions, the perfectly equipped buildings, each a college in itself, are alone worth hours of study. The Memorial Chapel, costing half a million of dollars, calls you back again and again to marvel at the mosaic covered walls, the memorial windows of stained glass, the altar of pure white Carrara, the pulpit of stone and priceless bronze lectern. The glory of the coloring as the golden sun gives startling life to all these masterpieces of the Old World, holds you spellbound and thoughtful, and when you finally step quietly away it is with the greatest reverence in the heart for those who have blessed the world with such an edifice.

SAN FRANCISCO

the gateway to the Orient, the key of commerce to come, the most fascinating metropolis of this or any other age, commands you to forget there is such a thing as time, and invites you to dwell within her gates, and see those sights which make of her the Naples, the Rome, the Paris, the Budapest, of America.

With the famous Palace Hotel or the luxurious St. Francis as a centre, a different trip can be taken every day in the year and some of the nights, in seeing the Golden Gate with its tropical park conjured from the sands by the magic of money, love and art; the Presidio, where Uncle Sam guards the harbor; Alcatraz Island, the military prison of the Pacific; Fort Winfield Scott; Fort Mason; the Navy Yard on Mare Island; the Cliff House, Seal Rocks and Sutro Heights, not forgetting Chinatown with all its mystery and superstition.

All these things and many others you must surely see at San Francisco, leaving for the grand finale, Mt. Tamalpais, the Gibraltar of Cloudland, reached by the crookedest railroad in the world. From this eminence the eye can see on a clear day the Sierras, a hundred and fifty miles away, while below the fog-clouds are rolling in from the endless Pacific, over and over the lower mountain ridges, like a thousand Niagaras poured into one — a fitting memory to carry with you toward the land of precious dust and nuggets.

From San Francisco the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company carries you directly northward through the picturesque Sacramento Valley, that fertile plain between the Sierra Nevada Mountains and the great coast range. Riding to the rhythm of the plunging, swirling, rippling Sacramento River, one marvels no longer at the fortunes of California, for where the earth does not yield wealth in metal it does in agriculture. Here are produced the oranges New York eats at Christmas; here is grown the bulk of California's deciduous fruits; here is the stage on which was played the first drama of '49.

SACRAMENTO

To those who love the history of their land, the capital of California is an inexhaustible archive, a city of landmarks, the most important of which is the Fort of General Sutter, the place to which John Marshall brought the news of the first discovery of gold. Sutter Fort is now a veritable museum of the days of '49, containing Marshall's original mining tools, the bullet-scarred stage and

Sacramento Canyon, California

Black Buttes, California

Climbing Mt. Shasta, California

Summit of Mt. Shasta, California

prairie schooner, all reminiscent of the time when the land was in the throes of the gold lust.

The Crocker Art Gallery of the capital city, adds an extra attraction for lovers of rare old art, its walls being covered with the finest collection of Dutch and Flemish treasures in America.

North from Sacramento this wonderful road of the Southern Pacific Company lies through a Garden of Eden. Every town holds something of interest — Yuba City, Marysville, Chico, Vina, Red Bluff, Redding, all extending an inviting hand to the sight-seeker, the hunter, the fisherman, the investor. At

CHICO

Uncle Sam has established his Plant Production Station, where marvelous experiments are carried on the year round in the culture of flowers, fruits, nuts and vegetables for the benefit of mankind.

From Redding, the equal of Los Angeles in perennial temperature, all eyes are ever turned in one direction, for this is the region of Shasta, that kingly mountain which bids you welcome a hundred miles away.

Up and up you go, through the beautiful canyon of the Sacramento, winding, turning, twisting, tunneling with every caprice of the gold-laden river, parallel with rugged crags, peaks and table-lands, until the eyes shut in sheer bewilderment to open in amazement at the most eerie of all queer rock formations, the Crags. Cold and gray and impregnable, they stand 4,000 feet high, a splintered heap, serrated like the fangs of some great mastodon, guarding the lake behind it, where floats an army of ravenous, silvery trout. Next on the time-table is that superlative of all mountain resorts,

SHASTA SPRINGS

situated on a sun-caressed plateau amid an endless succession of mountains, forests, streams, cascades, wonderful waterfalls and mineral springs — the fount of Shasta water, that sparkling, bubbling, snapping drink of health, syphoned in all its purity from the heart of Shasta.

Over the mountains and under the mountains, too, you go to Sisson, nestled at the very foot of Mt. Shasta, almost within the cooling breath of its snow-filled chasms. Here the traveler stops, and from the plaza of that famous inn of California's history, Sisson's Tavern, now modernized into a charming resort hotel, worships this white-crowned monarch of the mountains, this glacier-capped rival of the Matterhorn — Mt. Shasta — 14,444 feet above the sea. At Sisson is also found the U. S. fisheries, where you can learn more about the habits of game fish in five minutes than you can on the side of a brook in five years. Hard luck fishermen are always welcome.

Leaving Sisson really seems like bidding good-bye to civilization. Dashing into the wilds of the Siskiyou Range, around and around Mt. Shasta, seeing it from every point of view, with the Crags and Black Buttes rivaling each other for second place, you enter a region where railroad engineering reaches the climax of its daring. Clinging to the very sides of many a precipice, over dizzy heights, doubling, turning, looping, skirting this cliff and that, creeping along the canyon edge, but ever climbing until the summit is reached at Siskiyou, the hunting grounds of the old-time tribes, where the game still trails in wait for the white man. Here is the domain of the hunter, where deer and bear, geese, ducks, snipe and pheasants can be had within gunshot of the track, where five deer a day to a man is the liberal limit of the law because they are so plentiful; where the rivers and mountain streams are crowded with salmon and trout that know not the meaning of the rod's reflection. And so it continues every mile of the way past Pilot Rock, where shone the signal fires of the gathering tribes; past the placer mines where fortunes are being washed from the gulch sides, until the Willamette Valley spreads out before you to the very threshold of that Pearl of the Pacific — the City of Roses,

PORTLAND

A city that exemplifies the true American spirit; that challenges anyone to find another environment of such beautiful rivers, lofty mountains, placid lakes, and silent forests; that represents the end or beginning, as you wish, of "The Road of a Thousand Wonders" — the COAST LINE AND SHASTA ROUTE of the Southern Pacific Company.

For those who contemplate California, and are further interested in the way of seeing it to the best advantage, a beautifully illustrated book is now on press. It will be mailed complimentary to all making application to Chas. S. Fee, Passenger Traffic Manager, Southern Pacific Company, 908 Merchants' Exchange, San Francisco, California, who will also answer every question regarding time, cost, itinerary and trains.

THE PIANOLA PIAN

THE PIANOLA PIANO WHEN READY FOR PLAYING BY MEANS OF THE PIANOLA CONTAINED WITHIN ITS CASE.

A Musical Instrument Typical of the Twentieth Century in its Completeness, Uniting in One Compact Case:

FIRST—A Standard Pianoforte of the Highest Tone Quality.

SECOND—A Pianola, by Means of which Anyone can Play It without Previous Practice.

THIRD—The Metrostyle, which Endows Both with an Artistic Mind, Enabling Anyone to Reproduce the Subtlest Effects of Great Pianists.

TO the Eleventh Century the world owes the pianoforte, the first suggestion of which then appeared in the rudimentary Monochord, an instrument embodying the piano keyboard.

Each successive era added its improvements, until the Nineteenth Century, during which was perfected the modern pianoforte, with its prodigious tone resources, its facile action and its wonderful technique, developed by Chopin and Liszt.

The Nineteenth Century also added the Pianola and the Metrostyle, inventions that in the strictest musical sense did more to put true enjoyment of the pianoforte at the disposal of everybody than all previous improvements in the instrument itself.

Upon the advent of the Pianola there was a brief period of hesitation. "Was it a genuine musical innovation?" music-lovers asked, "or merely a variation of the mechanical music-boxes that had been known ever since the invention of clocks?" The hesitation was but momentary, however. In less time than has been needed for the adoption of any previous departure in music, so radical as the Pianola, it was accepted—accepted enthusiastically, not only by those who had never learned to play the piano, but by the most famous pianists and musicians.

In a year the piano was regarded as incomplete unless reinforced by a Pianola, to render music at all times, for those who could not play, for players who had no time to keep up practice, and for finished virtuosi who found in it a means of carrying their musical studies into regions beyond their technical skill. The Pianola has now become so necessary to the piano that it is difficult to think of them apart—the loss of the former would, to the world at large, be like a return to tallow candles and stage coaches.

It remained for the Twentieth Century to join these two forces for pleasure in one compact case, and the Pianola Piano—"*the first complete piano*"—gave material form to the artistic connection that existed between the piano and the Pianola. Each was bettered by this union in certain important respects, such as economy of space, convenience, and the assurance that the Pianola would always have a pianoforte

THE PIANOLA PIANO WHEN READY FOR HAND PLAYING.

of real artistic worth, fitted to utilize its utmost powers for giving enjoyment.

Furthermore, incorporating the Metrostyle into all Pianola Pianos, this perfect new musical instrument was endowed with *an artistic perception and intelligence that raises it almost to the level of the genius of the world's foremost virtuosi.* The Metrostyle is a simple lever, terminated by a pointer, with which the Pianola player follows a red line upon the perforated music roll. This red Metrostyle line is a faithful record of the interpretation of a recognized musical authority, often of such famous musicians as Paderewski, Harold Bauer, Grieg, Moszkowski, Teresa Carreño, and Cécile Chaminade. It enables anyone, quite without manual skill, to render difficult compositions with a high degree of expression.

Briefly, the Pianola Piano embodies the following advantages:

1. It may be played with the fingers on the keyboard in the usual way.
2. It may be played by the Pianola action, with perforated music.

3. It takes no more room than the ordinary upright piano.

4. The change from hand-playing to Pianola-playing is made in a few seconds.

5. There is nothing to be moved up to or away from the piano.

6. There are no outward indications to distinguish the Pianola Piano from the ordinary type of upright piano.

7. The Pianola Piano is virtually the same size as the ordinary upright piano, the Pianola action utilizing space in the case heretofore unused.

8. In action, appearance, tone, and every other respect, the pianoforte in the instrument is up to the highest standard of piano excellence.

9. The Pianola action is a standard Pianola in all respects.

10. The Metrostyle may be used as an aid to expression, or one's individual conception followed, at discretion.

The Pianola Piano is so compact, complete and essentially modern an instrument that many owners of fine pianos and Pianolas have exchanged them for the Pianola Piano. The Pianola Piano, in its various styles and prices, is an instrument which should be investigated by every owner of a piano or a piano-player, and by every person contemplating the purchase of either.

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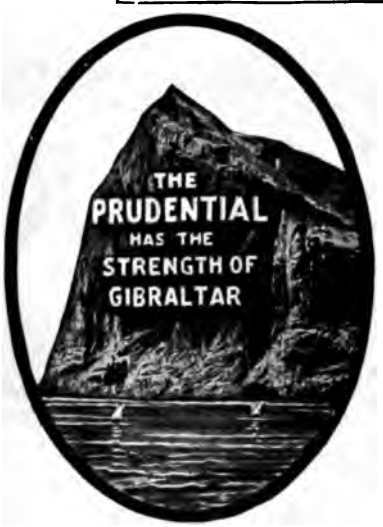

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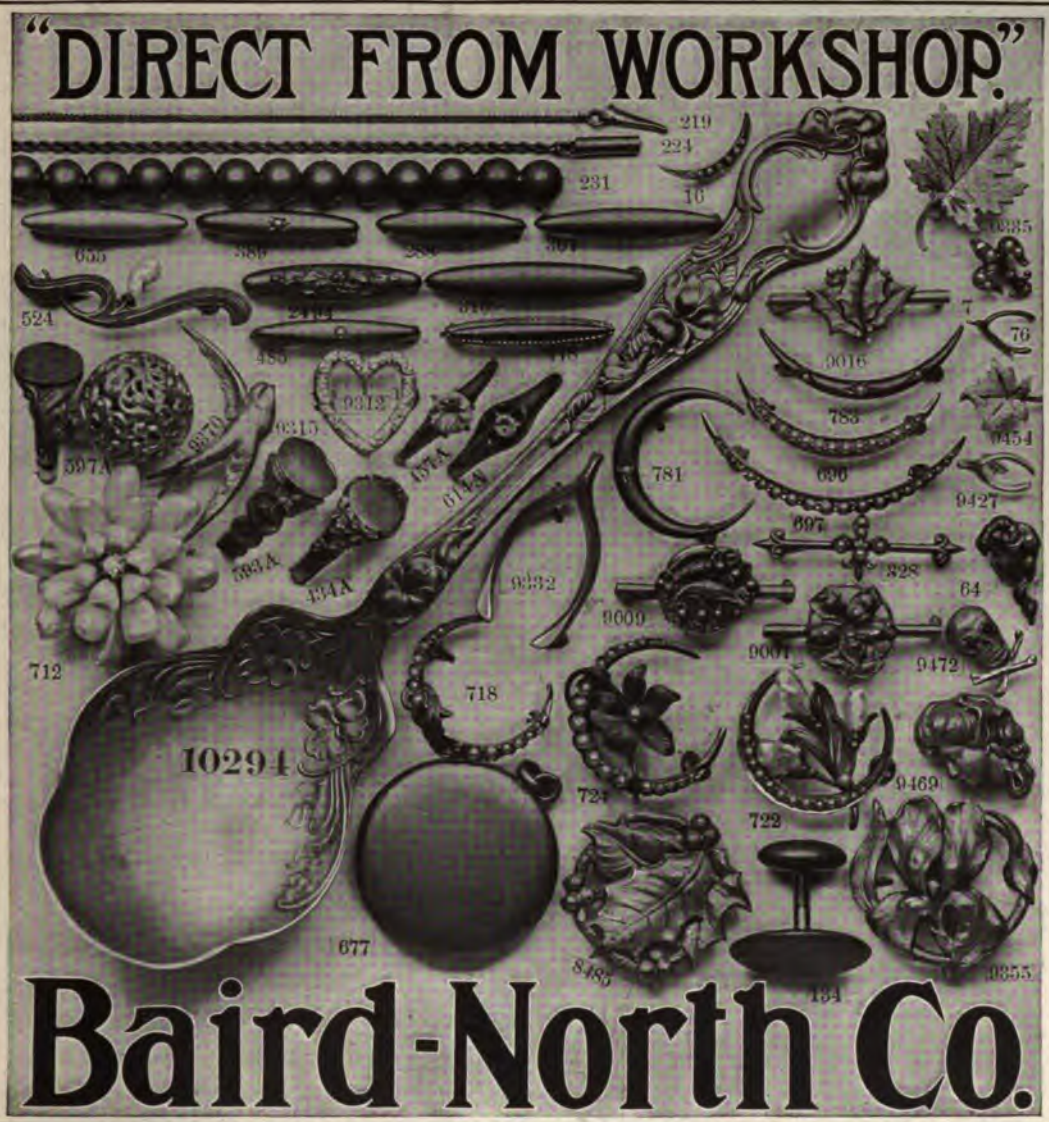

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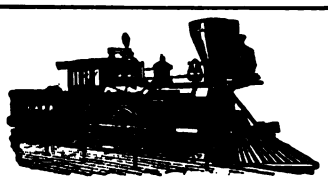

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The Nashville, Chattanooga & St. Louis Railway is distributing a very beautiful lithograph, 18x25 inches, of the famous engine "General" which is now on exhibition in the Union Depot, Chattanooga, Tenn. The picture is ready for framing and will be mailed to any address for twenty-five cents. The "General" was captured by the Andrews' Raiders at Big Shanty (now Kennesaw), Georgia, on the Western & Atlantic Railroad, April 12th, 1862, and was recaptured by Conductor W. A. Fuller, Anthony Murphy and others, near Ringgold, Ga., after an exciting chase of about ninety miles. It was one of the most thrilling exploits of the Civil War. The object of the raid was to burn the bridges on the Western & Atlantic Railroad and cut off the Confederate Army from its base of supplies. A booklet, "The Story of the General," sent free upon application.

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Nashville, Chattanooga & St. Louis R'y
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Paris, 1900 GRAND PRIZE St. Louis, 1904

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1906 Touring-Car
20 "Franklin-power"
4 cylinder—$2800

If the price of this car were double you could easier credit its luxurious quality and what it does.

This car sets a new standard for high-power touring cars. Money cannot buy higher grade material and construction, greater mechanical refinement, or better mileage on American roads. Because of its great strength, lightness and perfect spring-suspension, it takes rough roads safely and comfortably at high speed. Ready for service every day in the year—it never overheats or freezes.

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Light Touring Car, $950, f. o. b. Detroit.

A commercial traveler visited 125 towns in 32 days over the rough roads of Minnesota and North Dakota, using no other means of transportation than a

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Which Explain Its Emphatic Success

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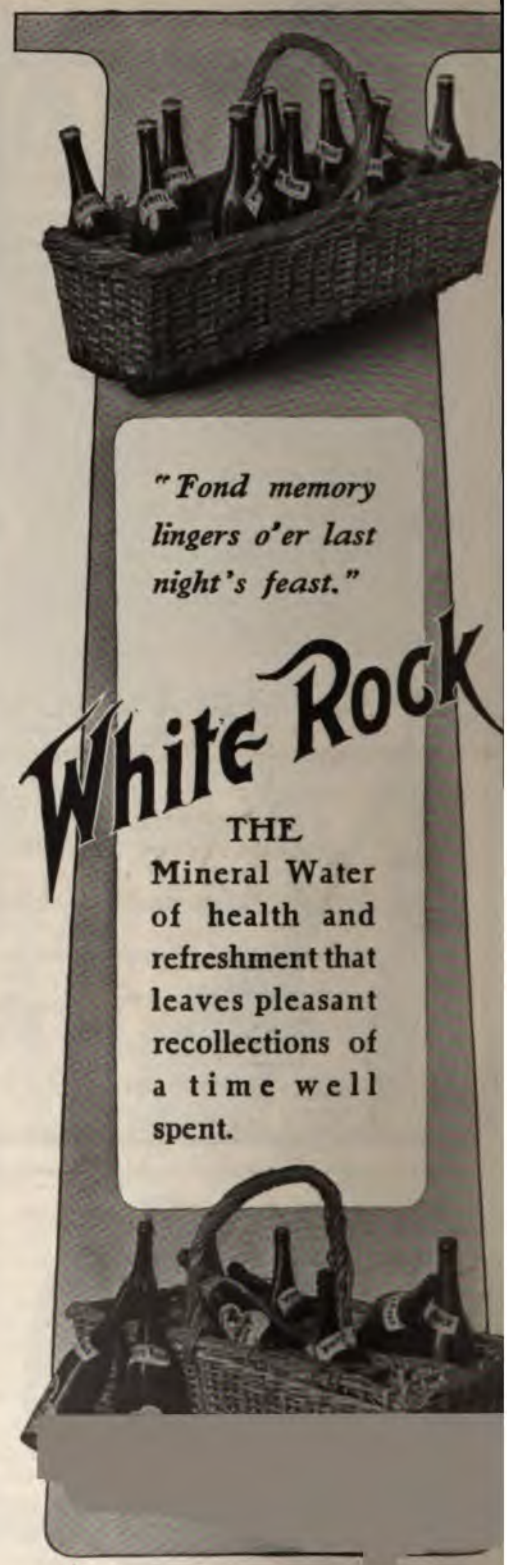

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SWISS MILK **CHOCOLATE**

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REFUSE ALL SUBSTITUTES AND INSIST ON HAVING THE GENUINE

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LIES FLAT TO THE LEG—NEVER SLIPS, TEARS NOR UNFASTENS

Sample pair, Silk 50c., Cotton 25c.
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Everyone knows that skilled labor is exceedingly cheap in Japan; but in the ordinary course the Japanese artisan sells his product to a local buyer; that buyer adds his profit and sells to an export merchant, who in turn adds his profit and sells to an American import merchant; then follow the added profits of wholesale and retail merchants. Each of these successive added profits may be reasonable enough when the dealer's risks of overstock, delayed sales, etc., are considered, but

All this I save for my Clients:

I am in correspondence with skilled craftsmen of every sort in all parts of Japan, and know just where to find the best workmen to make any article you may desire; I pay no middlemen's profits, for I go direct to the workman himself; I have no risks, for I keep no stock on hand; I have no investment, for I order only what my clients authorize. The desired pieces come direct to you from the Japanese maker, with only a modest profit added to cover my part in the transaction. This is why I can make a given amount of your money go twice as far as it would at the stores, and at the same time secure for you hand-made pieces of true art value instead of the ordinary stock forms found at the stores.

I suggest this *unique lantern for your hall, den or porch*, just to demonstrate what I can do with a little money. I should like your commis-

for you, in Japan,

sion later on to fit out a Japanese porch, den or hall complete, for any amount you say, from $25.00 to $5,000.00, and I believe this lantern transaction will be the medium of a business acquaintance which will lead you to employ me in securing anything you may want later on in Japanese wares.

Every article which I import for you will have a Japanese note with an English translation stating what workman made it, and where, with full particulars that would add personal interest to your possession. Each piece will also have a distinctive mark of identification cut in or stamped by the Japanese maker, and a carefully kept register in my possession will enable your grandchildren to learn full particulars of each article after later developments in Japanese methods and ideas have rendered these personally-made pieces valuable antiques.

FREQUENTLY I receive from Japanese makers, who desire to establish a connection with me, samples of their products. I have just received a large line of hand-printed doilies, such as are sold at the stores for 10 cents each.

Send me 25 cents

and if it reaches me in time I will send you by return mail twelve of these beautiful bits of Japanese art. If your order reaches me too late I will return your 25 cents promptly.

I will also put your name on my mailing list, and inform you of other such opportunities which occur from time to time.

My knowledge of Japanese wares and Japanese craftsmen is my capital. I make a personal deal for every article desired, and rely upon the result secured for my clients to bring me further orders.

Pacific mails are now regular and prompt; so, if you will send me word at once, I can probably have the lantern finished and delivered to you before the holidays.

As to my responsibility, I refer you to my bankers, The First National Bank of Chicago.

Yours very truly,

George R. Parr
154 Lake Street, Chicago

CUT OFF THIS CORNER AND MAIL IT

To GEORGE R. PARR, 154 Lake Street, Chicago

Please have made for me, in Japan, a lantern similar to that described in your advertisement in THE WORLD'S WORK, and deliver it to me, when completed, with ocean carriage, import duty and express charges all prepaid, for which I will remit you $4.50 promptly upon receipt of lantern.

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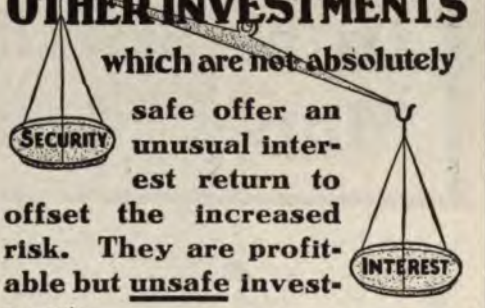

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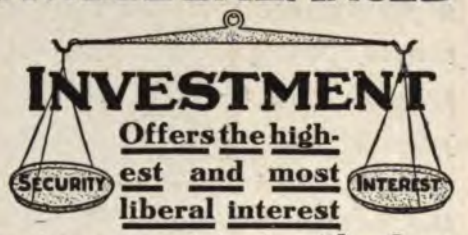

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A movement is now on foot to establish a sanitarium in the vicinity of St. Louis, where this treatment will be used exclusively, but those who prefer can purchase the instrument with proper remedies and use it in their homes, thus avoiding the necessity of leaving the family circle—it now being a well-understood fact that consumption is curable in any climate under proper treatment.

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From the St. Louis Globe-Democrat, Sept. 18, 1905.

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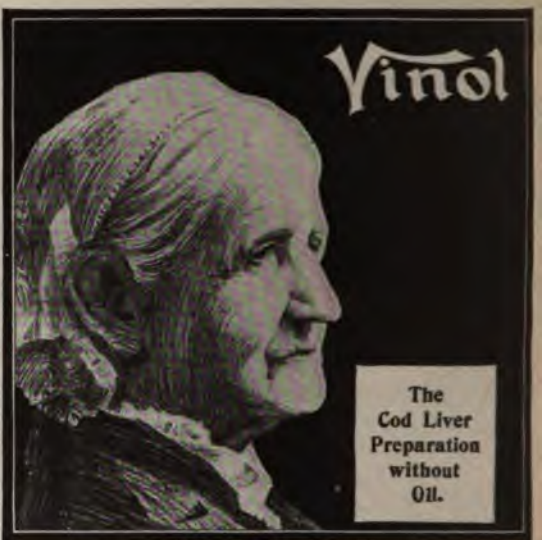

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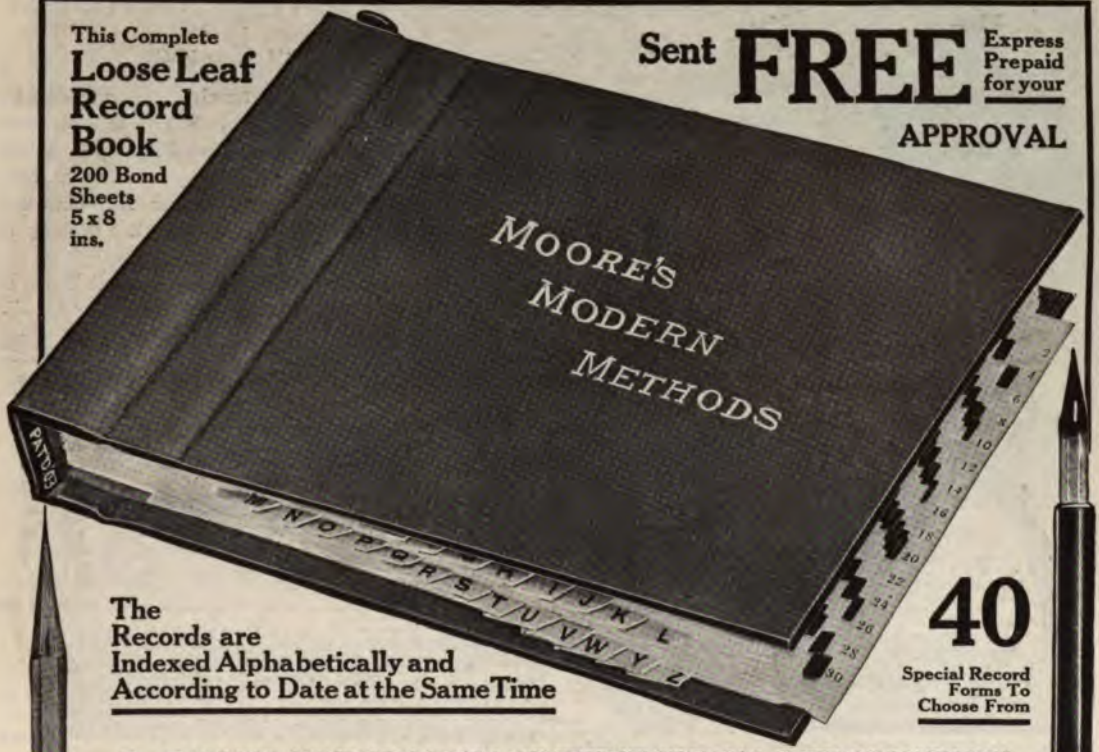

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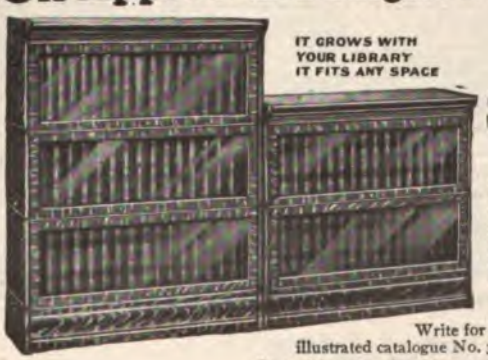

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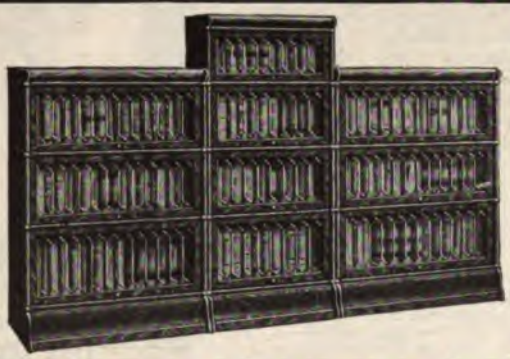

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This is called poise.

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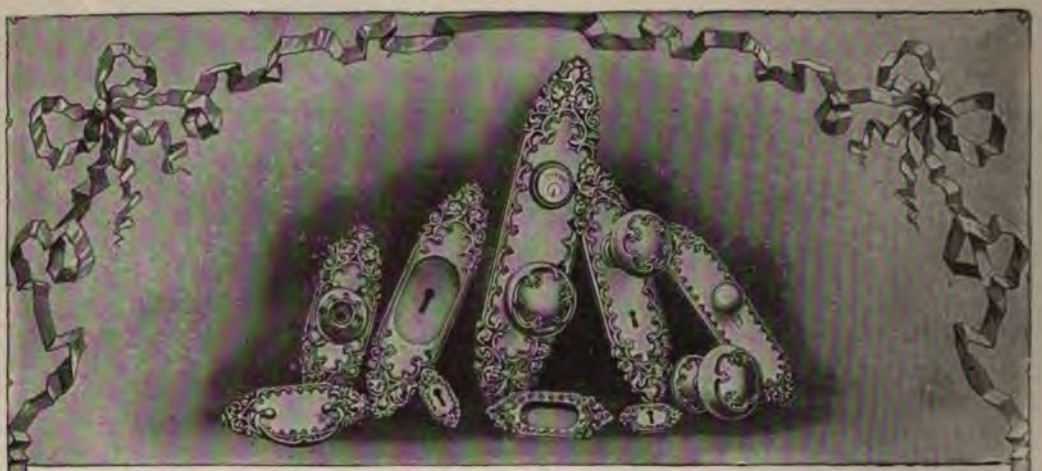

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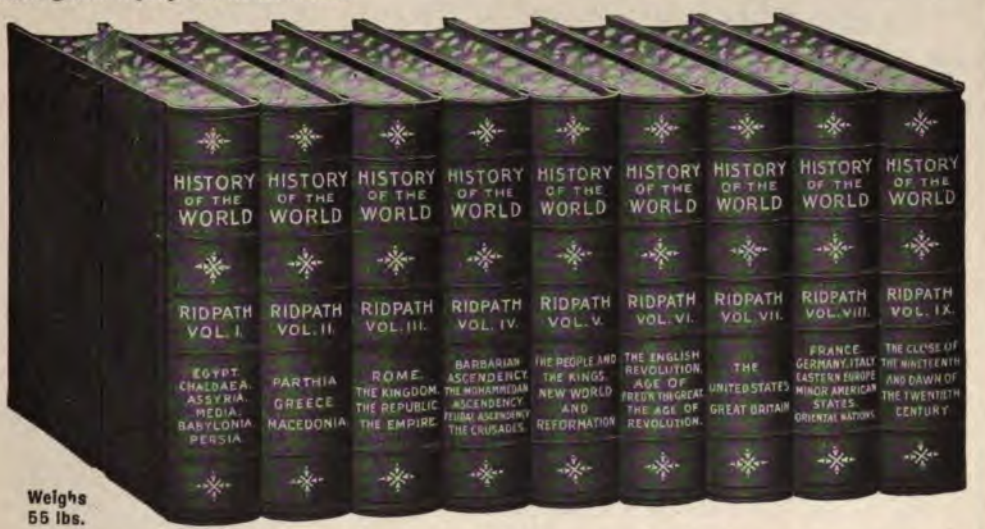

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Stenographer	Telephone Eng'eer
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Window Trimmer	Surveyor
Ornamental Designer	Stationary Engineer
Illustrator	Civil Engineer
Civil Service	Build'g Contractor
Chemist	Architec'l Draftsman
Textile Mill Supt.	Architect
Electrician	Bridge Engineer
Elec. Engineer	Structural Engineer
Foreman Plumber	Mining Engineer

Name_____

Street and No._____

City_____ State_____

"To business that we love we rise betime
And go to 't with delight."—*Antony and Cleopatra.*

THE STRIKE

WE can report progress. The composing room is running well equipped with men willing to work in an open shop, and we believe that in a month from now the last trace of our fight will have ended.

We have to apologize to our advertisers. They have been most considerate and helpful in furnishing copy, and we have been extremely slow in supplying proofs. This has been caused by the very large amount of matter which we have had to set, a new magazine, *Farming*, having been added to the other three, and greatly enlarged advertising departments.

As to our position, we are for the open shop, not only in our trade, but in every trade. We have no hostility to the unions unless they are unreasonable and lawless. We are against the boycott, the pickets, and the intimidation of men who have character enough to think for themselves, and we are willing to stand or fall with the people who believe as we do and who have the courage of their convictions. There are about 3,000,000 unionists in this country, good, bad, and indifferent, and they want to boss the other 70,000,000 people who keep quiet and do most of the world's work. So far, the boycott has done us no harm. THE WORLD'S WORK, and all our other magazines and book departments are larger than ever before. For every threat we receive we get two messages of encouragement. If only the important business men throughout the country would take the stand for the open shop, the vicious element in the unions would disappear as mist before the sunshine.

Here is a letter apropos:

Gentlemen:

The enclosed clipping from a labor organ of this town is a pleasant reminder that you are on the "unfair" list because you see fit to employ *free* labor.

The writer, a subscriber to one of your periodicals, commends the stand you have taken against organized "graft," and trusts you may win in the fight now being waged.

The clipping referred to reads:

"All books and periodicals which bear the imprint of Doubleday, Page & Company are the product of 'scab' compositors. They should be left to rot on the shelves of the merchant who offers them for sale."

We are in this fight to stay and we hope to live long enough to see the union and the employer work together for the good of all concerned.

THE MARCH "WORLD'S WORK" WANTED

Before we knew it all the March issues were sold, and we have none for binding. We will extend the subscription of any reader two months who will send us a March, 1906, issue in good condition. Write your name and address plainly on the wrapper, and send us a postal-card notification, and receive our best thanks as well.

BINDING "THE WORLD'S WORK"

This number ends Volume XI of THE WORLD'S WORK. Title pages and indices are ready for you and sent free on request. If you wish us to bind your magazine, we will do it for 75 cents in cloth or $1.75 in half morocco, transportation being paid both ways by the customer. Cloth binding cases supplied for 47 cents, postpaid.

"THE JUNGLE'

is certainly a terrible book, by Mr. Sinclair. There would be no excuse lishing it except for the fact that it picture, in the form of fiction, which ple of the United States need to see dy. The conditions which surround paration of the meat supply in Chicago ivilized, and our own investigations so clear that it seemed a plain duty currency to a novel which we believe the people of the country to change conditions. Already the indications the book is accomplishing its purpose, effect will grow until the present in- e situation in the stock-yards will more enlightened methods. In May ll publish in THE WORLD'S WORK cle by Dr. W. K. Jaques, formerly a pector in the stock-yards, who will tell inefficient inspection, and what must to correct the present abuses. THE 's WORK prides itself on being opti- and looks upon the cheerful side of If we dip down into this piece of ard barbarism it is because we feel at good will come of it, and that we ve the pleasure of telling soon of the ements which are under way whereby ple may be supplied with the same of clean, wholesome meat that the , under rigid inspection, are now ship- the people of Europe.

ARE YOU GOING TO BUILD?

u are, you have made up your mind l more or less money—less, probably. eve it will pay you to invest $3.30 in a mplete and valuable book by Chas. ooper (an architect and experienced , "The Country House." There are of attractive houses pictured, plans cifications, more practical and money- nformation, than was ever put into a efore. Our mail-order department d it on approval, if desired.

CYCLOPEDIA OF HORTICULTURE

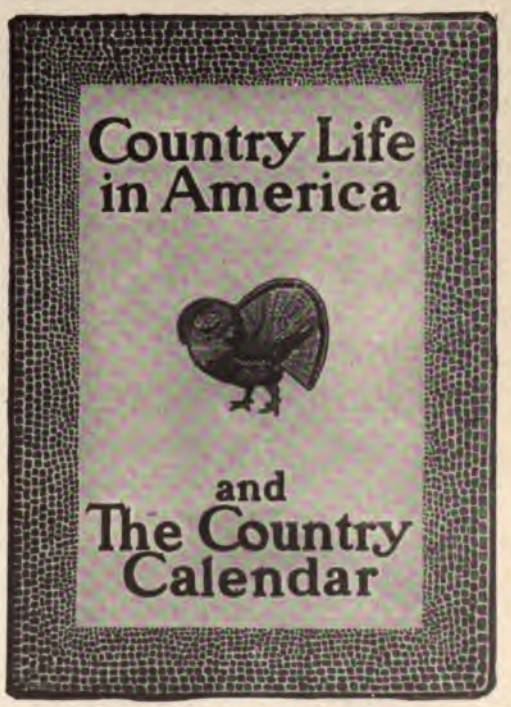
a year ago we expected to issue this and enlarged edition of Professor H. Bailey's great work. It has whole year to get it ready. There are strations. We will not attempt to it, look at the advertisement on another page. It is a work every garden lover needs, and now is the time to get it. Pay for it while you are using it. It costs $3.00 a month for eight months (if ordered now; later we shall raise the price to ten payments of $3.00 each) for the complete set in six large volumes uniform in style with "The Nature Library," or $22.80 cash, sent on approval.

"UNDER THE ARCH"

A book that deserves wide reading because of its essentially human point of view is Lady Henry Somerset's "Under the Arch." The story deals with the extremes of London society, and this celebrated reformer makes both ends logically meet in her able and sympathetic novel.

"THE GARDEN" GROWS

This is the season when *The Garden Magazine* is supposed to do its readers the most good. The Planting Number (April) has been planned a year in advance; it is bigger, and we hope better, than all the numbers which have preceded it—more copies, more advertising, and more pages are printed than ever before. The subscription price is $1.00 per year.



Beautiful three-color cover for April

OUR NEW MAGAZINE—"FARMING"

It was a rather surprising thing to discover that when we advertised our new period-

Cover of *Farming* for April

ical in our other magazines, THE WORLD'S WORK, *Country Life in America*, and *The Garden Magazine*, the largest returns came from THE WORLD'S WORK. If you are not interested in poultry, horses, cows, and sheep; in the growing of crops and the dairy; in the wonderful advances made in the art of farming; in the selection of seed and the proper feeding of the land to get the best yield; and in the farm home—you won't want *Farming*.

If you are interested in these subjects, the magazine will be worth at least the $1.00 a year that it costs. Begin with the first issue while we have copies, and remit the dollar bill now.

"COUNTRY LIFE IN AMERICA" FOR APRIL

The keynote of Spring is struck by the April number of *Country Life in America*, which marks a new era in the magazine world. This superb number treats of all the subjects that interest the lover of the living and growing things of the great out-of-doors at this time of the year. A new feature appears in "Wild Foods of the United States." This department will be conducted each month during the coming year by Dr. H. H. Rusby, Dean of the New York College of Pharmacy. This department shows the great possibilities of the foods which nature provides within easy reach of our great cities. "An Estate of Garden Achievement," by I. G. Tabor, gives some suggestions for the large or small country farm drawn from the Lorillard Estate at Tuxedo. In his article "Domesticating the Ruffed Grouse," Prof. C. F. Hodge tells of grouse chicks born tame. "The Way to Save Our Wild Fowl" describes the duck and goose nurseries of the North-west.

Other articles of timely interest are:

Songs of Nature, selected by Henry Van Dyke.
Fly Fishing for Brook Trout.
The Perfect Horse.
Out-Door News and Discoveries.
High-Grade Poultry.
A House That Was Really Built for $6,500.
Worms on the Putting Green.
A List of the Best Fruits by States.

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in our new building is now filled with books and magazines which every lover of the country should be glad to see. You are invited to call: 133 East 16th Street, between Third and Fourth Avenues, New York.

Use one of these coupons Now to complete your list of DOUBLEDAY, PAGE & COMPANY'S publications

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Special Investment Circular

Descriptive of Convertible Bonds.

FOR the convenience of investors and institutions desiring to consider the purchase of investments of the character, we have prepared a special circular (copy of which will be mailed you, upon request) descriptive of Convertible Bonds issued by such railroads as Pennsylvania, Atchison, Erie, Western Maryland, etc., and by various industrial companies.

We will also send you copy of circular descriptive of our bond offerings, the study of which will convince you that they are among the best investments of active market now available. We also offer for sale a few selected investment securities of intrinsic value, **yielding as high as from 5.25 to 5.75** per cent., suitable for that large class of investors who prefer to place a part of their funds in **safe securities** that are free from market influences.

Write for Circular No. 34.

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BONDED LIST . . . . .

Financial Condition December 30, 1905

Assets	$7,683,067.93
Reserve for Unearned Premiums . .	2,943,243.89
Reserve for Outstanding Losses as required by law	1,462,891.81
Surplus to Policy Holders	2,986,463.85

Insurance that Insures

Losses Paid to December 30, 1905 . . . . . $21,742,060.27

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$3.00

COUNTRY LIFE IN AMERICA — THE WORLD'S WORK FARMING — THE GARDEN MAGAZINE

DOUBLEDAY, PAGE & CO. NEW YORK.

A-R-E SIX'S

Is Your Money Earning 6%?

6%

IF not, or if you do not know just where you can get that rate again or are not quite satisfied with your present investments, this brief talk on A-R-E Six's will open the way for you to *better income* with *less worry.*

For eighteen years we have earned and paid 6 per cent. on the stroke of the clock to thousands of investors the country over, to whom we have returned nearly *$3,000,000* in principal and interest. In that period we have built up Assets of over *$8,300,000,* including a Surplus of over *$1,100,000,* thus fully establishing the exceptional earning power of our business and the conservatism of our 6 per cent. rate. This record speaks for itself. If you are interested in a *safe and profitable* medium either for *income investment* or *for systematic saving,* we ask you to consider the unusual advantages afforded by A-R-E Six's.

A-R-E SIX'S are our 6 per cent. Gold Bonds based on the ownership of millions of dollars worth of selected New York Realty—the best security on Earth—issued in two forms, one providing income from capital, the other accumulating capital from income as follows:

6% Coupon Bonds—*for income investment*—purchasable at par in multiples of $100; interest payable semi-annually by coupons attached; maturing in 10 years and meanwhile subject to withdrawal on interest dates after two years.

6% Accumulative Bonds—*for income funding*—purchasable on installments during 10, 15 or 20 years and enabling the person without capital available for income investment to accumulate a definite capital in a given time by simply investing each year the equivalent of an ordinary interest on the amount desired. This form also carries cash values after two years. The yearly payment rates per $1,000 Bond are: 10-year term, $71.57; 15-year term, $40.53; 20-year term $25.65.

A-R-E SIX'S are the direct contract obligations of this company, secured by its entire assets. They are non-speculative, non-fluctuating, as good as gold—principal and interest—from date of issue to date of maturity. They afford a *thoroughly conservative 6 per cent. investment,* especially adapted to the needs of the small investor, enabling him to enter this one best investment field with the staying qualities and earning power behind his small sums that only the capitalist can command.

Write us to-day and let us send you literature giving full information concerning our business and Bonds. You owe it to yourself to realize the highest return consistent with safety, which our Bonds afford. You can satisfy yourself fully concerning our record and standing by inquiry through the regular business channels. In addition to our literature we will send you *free,* on application, a map of New York showing the location of our extensive properties.

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DEAR SIRS:

Agreeably to your request, we have examined the books and accounts of your Company for the year ended December 30, 1905. The results of this examination are presented in three exhibits, attached hereto, as follows:

"A"—Balance Sheet as of December 30, 1905.

"B"—Income and Profit and Loss Account for the year ended December 30, 1905.

"C"—Comments and Recommendations.

We certify that the Balance Sheet presented herewith is a correct exhibit of the position of your Assets and Liabilities on December 30, 1905, and that the accompanying Income and Profit and Loss Account is also a correct exhibit of your operations for the year ended December 30, 1905, as shown by said books and accounts.

Very truly yours,

THE AUDIT COMPANY OF NEW YORK.

(Signed) E. T. PERINE,

General Manager.

New York, April 11, 1906.

THE AUDIT COMPANY OF NEW YORK,
43 Cedar Street, New York:

The undersigned will be pleased to receive further information concerning the scope and cost of an audit of accounts, to be made for

Name.....

Address.....

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I AM going to make a very plain, firm assertion: Life insurance isn't designed to make money for *you;* but for your family.

It has been talked as an investment so long that its protection has been lost sight of entirely.

I want to interest the manhood that *wants* to see how surely the welfare of loved ones can be secured; who thinks more of that than of himself.

Candidly I think—in fact I *know*, and so do you if you dwell on it a moment—that the man who considers life insurance as something to speculate with, to buy according to the prospect it has of returning gain to *him*, doesn't know the real good there is in insurance. He won't know it until he considers his family first.

And I want men who have care-of-the-family on their minds to write direct to me, and tell me what they'd *like* to do and what they think they *can* do. Like-to-do and can-do aren't so far apart as you'd think. I'll write them back personally relative to a plan for protection of their families which they can start with and keep up with not a bit of inconvenience.

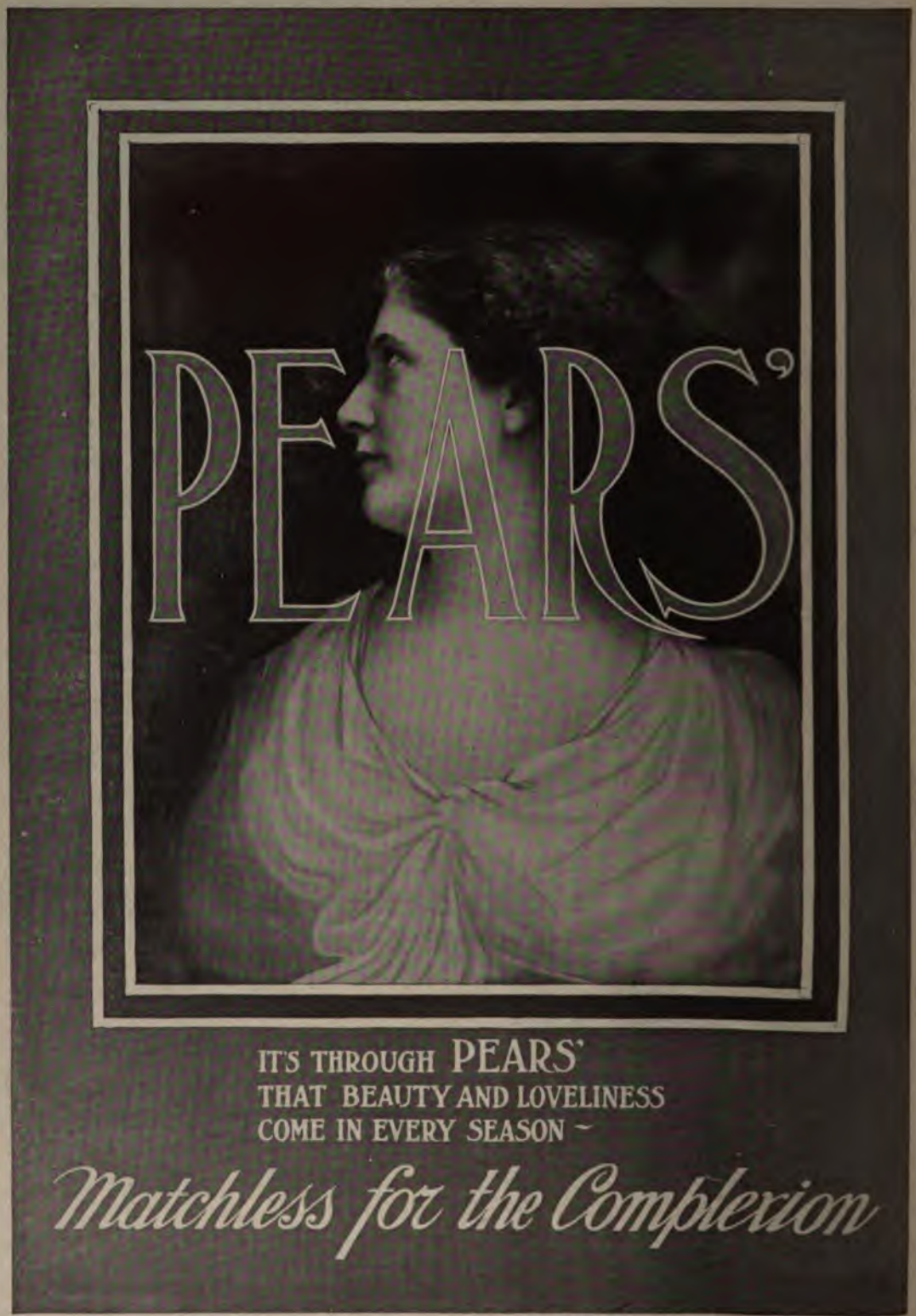
"The nobility of manhood is loving in life and providing in death."

Write direct to me.

John Tatlock

PRESIDENT

Washington Life Insurance Company
141 Broadway, New York



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Hang On

to Coffee as long as you can.

If it hurts you VERY HARD it is easy to drop into the Postum Habit, because you have the fragrant breakfast cup with the rich seal brown color which changes to a ripe golden brown when rich cream is added.

And the change in feeling is of tremendous value to those who appreciate health and strength with the ability to "do things."

"There's a Reason" for

POSTUM

Postum Cereal Co., Battle Creek,
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ELECTRIC RAILWAY SYSTEM

First Mortgage 5 Per Cent. Thirty-Year Gold Bonds

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The New York-Philadelphia Electric Railway System connects the two most closely located cities in the world that have a population exceeding 1,000,000 each.

Population, as per latest census, exceeds 6,000,000, being one-twelfth of the entire population of the United States, as follows:

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Newark, 283,289
Elizabeth, 60,509
New Brunswick, 23,155
Trenton, 84,180
Tributary Points, 279,744
Burlington, 9,040
Camden, 83,363
Philadelphia, 1,293,697

The business of the New York-Philadelphia Electric Railway System is already established. Low rates with rapid and frequent service insure a constantly increasing business of great magnitude.

The above are coupon bonds of $500 and $1,000 each, privilege of registration of principal. Principal and interest payable in gold.

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We recommend these bonds as the most attractive investment now offered in the market.

At present price the bonds realize about 5 per cent. per annum, and will undoubtedly be selling at a much higher price in the near future.

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A Luxury to Use

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Piano and player are built within one case and the mechanism is ideal. Finest materials and absence of complicated parts insure its durability. *An absolute guarantee for five years is given.* Operated by a wonderful battery of bellows, the player action is individual. *Every note has its own separate action*, and while the Krell Auto-Grand rarely needs attention, complete action for any note can be detached and readjusted within one minute.

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Offer of Terms that will appeal to you.

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He did not overstate the fact, and how could he, for this instrument is the combined product of the two companies — Wm. Knabe & Company and The Wilcox & White Company — occupying the foremost positions in the manufacture of pianos and piano-playing devices.

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These are general statements. We haven't space for further details. But every one of these statements is *true* and WE CAN PROVE IT.

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Don't spend a cent for this tire and rim, and don't ask the maker to put it on your next season's car till you are *convinced* on every point. But in your *own interest*, if you are seeking relief from Tire Troubles, give us a chance to *convince* you. WE CAN DO IT.

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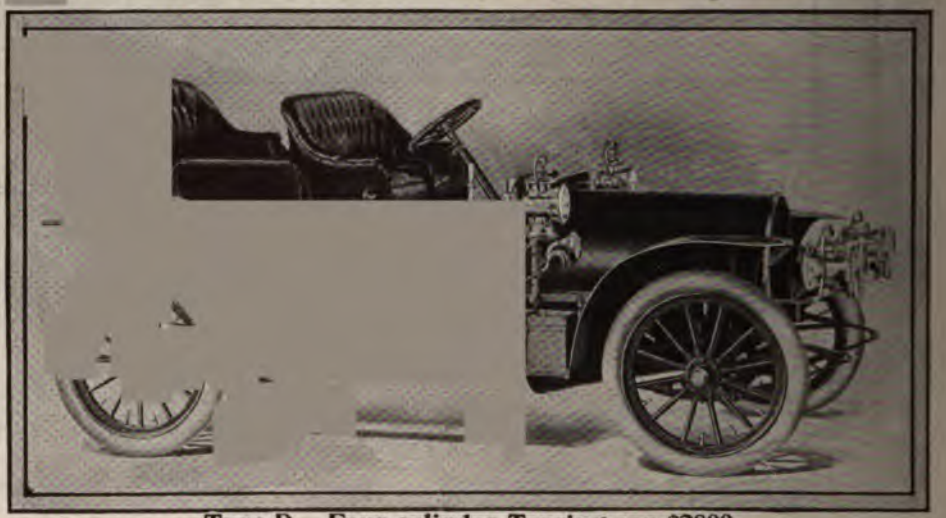

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Buy power and capacity, not mere bulk. Buy strength, safety and all-day mileage, not useless weight and extravagant tire-bills.

Buy the genuine luxury of real comfort.

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The Oldsmobile Standard Runabout, Model B—the car as indispensable to business economy as the telephone, the typewriter or the sewing machine—is now built with either straight or curved front. Its 7 h. p. single cylinder, water-cooled motor gives efficiency without complication. Price unchanged, $650.

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Enclosed find 25 cents, for which have MOTOR TALK, a magazine devoted to automobiling, sent to me for 1 year.

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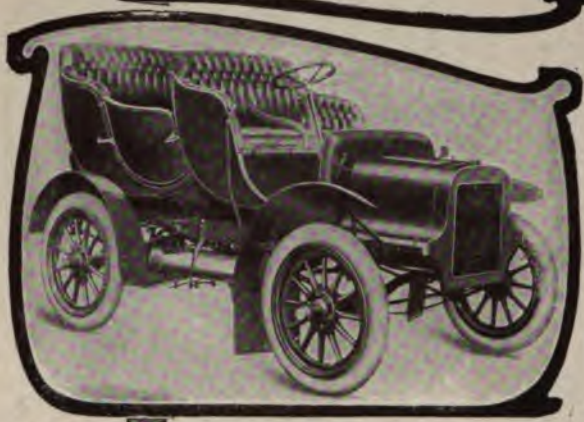

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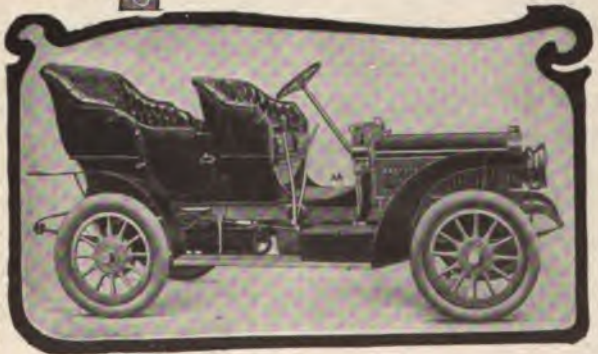
Send for Booklet E. and address of nearest dealer, who by actual demonstration will convince you of the merits of the Cadillac.

Model H 30 h.p. Touring Car $2,500, f.o.b. Detroit (not including lamps).



Model K, 10 h. p. Runabout, $750.
Model M, Light Touring Car, $950.
Model H, 30 h. p. Touring Car, $2,500.
Model L, 40 h. p. Touring Car, $3,750.

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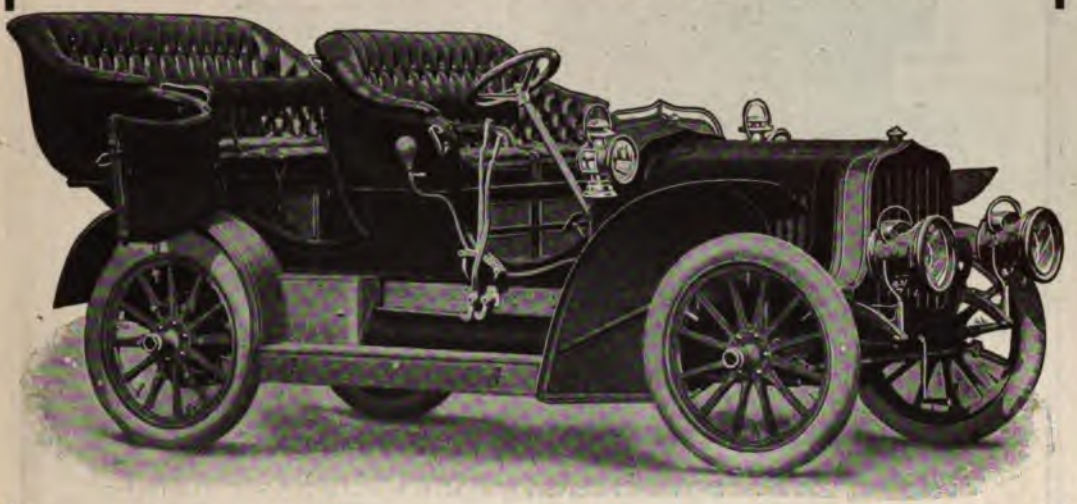
The Type XII, Pope-Toledo is the Fastest, Most Powerful Stock Touring Car in America



35-40 H. P. Full Equipment, Price $3,500

Please note carefully that we say one mile or a thousand miles—Moreover, the Type XII, 35-40 H. P. Pope-Toledo, will run more miles at less cost for tires, fuel and repairs, and with less adjusting than any high powered touring car in the world. Transmission is made of the new chrome nickel steel, having a tensile strength of 225,000 pounds, and is, without question, the strongest, most silent and smoothest running transmission ever placed in an automobile. This year we have adopted the "I" Beam form of axles, drop forged in our own plant from steel having a tensile strength of 110,000 pounds. Both foot and emergency brakes act on the rear hub bands, thus relieving all brake strain and wear on the transmission. Engine throttles down to a point making it possible to drive behind a team walking, or gives the maximum efficiency of the engine all on the high gear. Catalogue of 20-25; 35-40; 40-50 and 60 H. P. Touring Cars, Limousine and Runabouts on request.

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Keep the Elmore motor oiled and it will go right on doing business every minute of the day.
Up hill and down dale, over rough and rutty roads—always on the high speed if you like, and always good-tempered, smooth and even.
It can't go out of commission because there are no valves, cams or gears to put it out of commission.
No regrinding or setting—**no trouble at all** because all the trouble is taken out in the two-cycle type.
Do you realize that hundreds of Elmore owners are escaping practically all of the woes that come to the man who drives a car of the four-cycle type?
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Just think of having an *unbroken application of power*—four impulses every revolution and *absolute certainty of action.*

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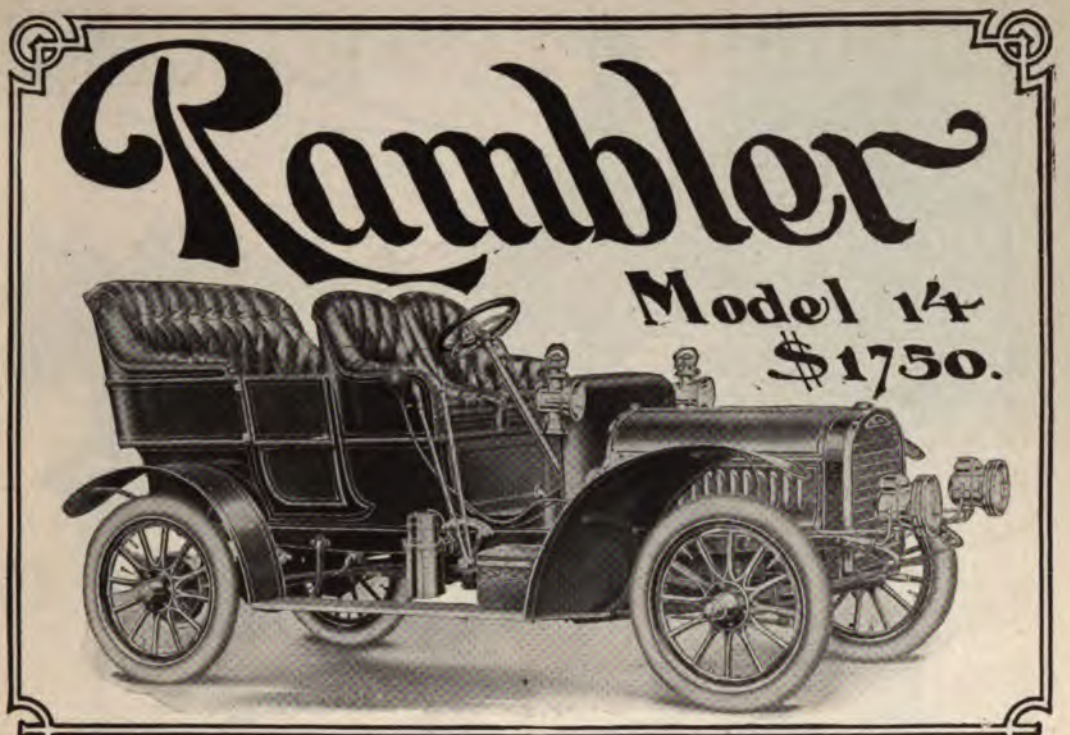

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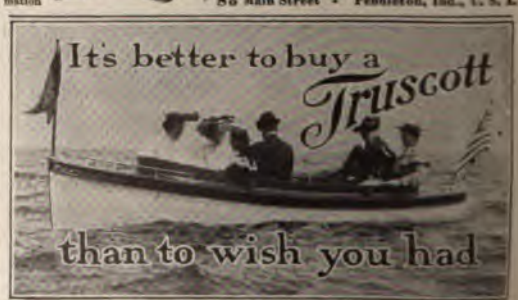

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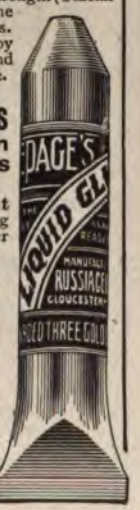

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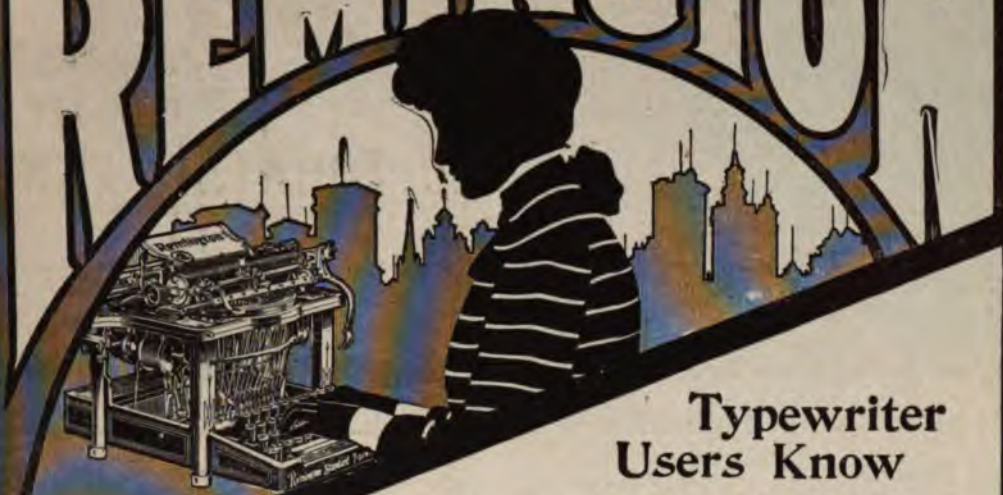

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